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RUFUS A. SIBLEY,
President Rochester Chamber of Commerce, 1899.

INDEX OF TOPICS.

												Page
The Flower City, .												9
Brief Notes of Occurrences fr	·0111	1817	to	the	Ser	ni-C	ente	enni	al	Year	Ξ,	19
Modern Rochester, .												27
Rochester's Klondike,												37
Rochester's Public Parks,												41
Wadsworth School,												47
The New Alumni Gymnasium	11,											49
The Country Club of Roches	ter,											51
Rochester's Nursery Industry	, -											53
Certificate of Incorporation of	the	Chan	ıbeı	of (Com	mei	ce,					55
Trustees for First Year,												55
Chamber of Commerce By-La	ws,											59
Officers for 1899, .												67
Standing Committees,												69
List of Members, .												7 I
In Memorian												79



CHARLES E. ANGLE,
President Rochester Chamber of Commerce, 1898.

INDEX OF ILLUSTRATIONS.

	Page		Page
Portrait, President Rufus A. Sibley,	2	Driving Park Avenue Bridge, .	39
Portrait, Ex-President Charles E. Angle		Dr. E. M. Moore, the Father of Roch-	37
Chamber of Commerce Building, .	, , 8	ester's Park System,	40
Lower Falls of Genesee, 1828, .	10	An Autumn Afternoon in Genesee	7-
Upper Falls of Genesee 1825,	12	Valley Park,	42
East Main Street from St. Paul Street,		Red Creek Valley, Genesee Valley Park	44
looking west,	14	Wadsworth School,	46
Court Street Bridge and Genesee River		" " Ground Plan,	46
at night,	16	New Alumni Gymnasium,	48
Rome, Watertown & Ogdensburg Rail-		Club House of the Country Club, .	50
way Bridge over the Genesee River	18	Western New York Horticultural So-	Ü
Unveiling the Douglass Monument, .	20	ciety's Exhibit at State Fair,	
Lake Avenue Baptist Church, .	22	Syracuse, Sept. 4-9, 1899,	52
Lake Avenue Looking North,	22	International Yacht Race for the	Ü
River Gorge and Seneca Park, .	22	Canada's Cup at Toronto, Aug. 21,	
Elephants Bathing at Ontario Beach,	24	1899,	54
A "Picture" in Genesee Valley Park,	26	State Street from Exchange Street,	56
"Middle" Falls of the Genesee, .	26	New Offices of the Eastman Kodak Co.,	
Canadian Troops' Military Parade,		State Street,	57
July 4, 1899,	28	Donglass Monument, Unveiled June 9,	
New St. Paul's Church, Clergy and		1899,	58
Parish House, East Avenue,	30	River Gorge and Flats,	65
Entrance Arch, Rochester's Street	3	The Aqueduct and River Below Court	
Fair, August 7-12, 1899, .	32	Street Dam, low water,	66
"The Shimmering River thro' the	9	Campus of the University of Rochester	68
Trees", Seneca Park,	34	Genesee Valley Park, mouth of Red	
Upper Falls of the Genesee; high water	36	Creek,	70
Court Street Bridge; high water in the		East Main Street from State Street,	So
Genesee,	38	Despatch,	173

INDEX OF ADVERTISEMENTS.

	Page		Page
Aikenhead, Wm.,	164	Graves, H. B.,	111
Alkenhead, Wm.,	97	Ham Manufacturing Co., C. T., The,	142
Armstrong, D., & Co., .	112	Higgins, Edward F.,	171
Ashley, Egbert F.,	171	Howe & Rogers Co.,	121
Babcock, H. H. & Co.,	158	Howe & Rogers Co., Hubbard & Eldredge Co.,	88
Bank of Monroe, The	93	Ingmire & Thompson,	133
Bartholomay Brewery Co.,	125	Jeffreys,	178
Bausch & Lomb Optical Co	120	Jeffreys,	166
Beadle & Sherburne Co.,	148	Knowlton & Beach,	126
Brewster, Crittenden & Co	104	Lake View Wholesale Nurseries, .	147
Brewster, Gordon & Co.,	100	Langslow, Fowler Co.,	174
Brown Bros. Co.,	157	Likly & Co., Henry,	132
	92	Luitwieler, J. G., & Sons,	166
Buffalo, Rochester & Pittsburgh Ry.,	176	Martin, J. W., & Bro.,	81
Burke, Fitz Simons, Hone & Co., .	144	Martin Bros. Piano Co., .	138
Caley & Nash,	110	Martin Bros. Piano Co.,	108
Carroll, C. H. Co.,	146	Mechanics Saving Bank,	87
	105	Merchants Despatch, The,	172
Chase Bros. Co.,	130	Monroe County Savings Bank,	85
Clark, W. N., & Co.,	164	Moore, John C.,	102
Clark, W. N., & Co., Commercial Bank, Co-Operative Foundry Co.,	101	Morse & Sons, Wm. B.,	137
Co-Operative Foundry Co.,	82	Morse, Wm. F.,	166
Curuce Bros. Co.,	140	Moseley & Motley Milling Co., The	135
Cutler Manufacturing Co., The	169	Mount Hope Nurseries, The,	133
Davis, J. G. Co., Doyle, Michael & Co., Duffy Malt Whiskey Co., The	139	National Casket Co.,	122
Doyle, Michael & Co.,	165	New Osburn House,	149
Duffy Malt Whiskey Co., The	151	New York Central & H. R. R. R., The,	129
Dunn, Bernard F.,	168	New York Central R. R. Dining Rooms	156
Dilli. K. C. & Co	150	New York Hydraulic-Press Brick Co.,	175
Eastman Kodak Co., Eastwood, William & Son Co.,	143	Occumpangh & Sons, E.,	150
Eastwood, William & Son Co.,	114	Pittsburgh Plate Glass Co.,	112
ranger, Joseph,	166	Powers Hotel	84
Ernst, Louis & Sons,	84	Present, Philip, Pullman Sash Balance Co., Rochester Brewing Co.,	168
Fee Brothers,	167	Pullman Sash Balance Co., .	170
Fidelity Trust Co., The,	99	Rochester Brewing Co.,	124
Flour City National Bank, The, .	107	Rochester Bridge & Iron Works,	119
Ford, T. W.,	142	Rochester Business Institute,	106
Ford, T. W.,	. 90	Rochester Candy Works, The, .	163
Garsons,	106	Rochester Carting Co.,	152
Genesee Brewing Co.,	125	Rochester Fireworks Co.,	178
Genesee Fruit Co.,	154	Rochester Gas & Electric Co., .	139
German-American Bank, The,	109	Rochester German Insurance Co.,	145
Gillis Co., J. W., The,	1.51	Rochester Savings Bank.	S2
Glenny & Co.,	161	Rochester Trust & Safe Deposit Co.,	95
Gottry, Sam., Carting Co.,	110	Reed, E. P. & Co.,	136

INDEX OF ADVERTISEMENTS—Concluded.

		Page		Page
Salter Bros,		164	Tegg, Albert, & Son, .	164
Sargent & Greenleaf Co.,		128	Thomson, Robert,	117
Schaefer & Schlegel,		160	Traders National Bank, .	89
Scrantoni, Wetmore & Co.,		162	Union & Advertiser Co.,	155
Security Trust Co., .		91	Union Trust Co.,	103
Shantz, M. B., Co., The,		134	Utz & Dunn,	159
Sibley, Lindsay & Curr Co.,		141	Vacuum Oil Company,	115
Siddons, John, Co., The,		137	Vanderbilt Improvement Co., The,	173
Sill Stove Works,		94	Van Hoesen, F. P ,	128
Sloan & Co., Samuel, .		94	Vetter Desk Works,	160
Smith, Beir & Gormly,		117	Vick's, James Sons,	176
Smith, Perkins & Co., .		96	Weaver, Palmer & Richmond,	123
Snow Wire Works, The,		127	Wegman, William J.,	98
Spiehler, Adolph,		102	Weis & Fisher,	116
Star Palace Laundry, .		177	Whitcomb House,	152
Stecher Lithographic Co		118	Whitmore, Ranber & Vicinus,	153
Stein-Bloch Co., The .		113	Williams & Werner Co., The, .	90
Stuck, D.,		98	Woodbury & Co., W. E., .	156
Swift, T., & Son,		164	Woodbury Whip Co., The.	86
Teall & Sons,			Wyckoff, Seamans & Benedict,	170

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To the advertisers and all others who have contributed toward the success of this publication, the thanks of the Chamber are herewith tendered.

Rochester, N. Y., Nov. 1st, 1899.

John M. Soll Secretary.

Any reader of this publication desiring further information regarding Rochester, particularly as to business opportunities and the establishing of a home, will receive prompt attention, by addressing the Secretary of the Chamber of Commerce.



CHAMBER OF COMMERCE BUILDING.



A BACKWARD GLANCE AT THE EARLY DAYS OF ROCHESTER.

N taking a retrospective view of Rochester, some striking pictures are revealed. First, the primeval forest, the stillness of which is only broken by the solemn music of falling waters, the fitful cries of bird or beast, the shrill whoop of the Redman, or the noises of the wigwam and the Indian village. And what bewilders the mind is the thought that, by the quickening powers of liberal enlightenment, a great city of some 200,000 souls, with its noise and bustle, its unceasing music of machinery, and the hum of industry, has broken forever the quiet harmony of nature's solitude, that for ages had been undisturbed.

There are those yet living who remember to have seen the curling smoke from the Indian's wigwam on the banks of the Genesee; saw the Redman follow trails that brought him from forest depths to the great falling waters. Tradition has it that this region was enchanted ground to the dwellers of the forest. Hither they brought their children to hear the voice of Manitou in the diapason of the lower, the middle and the upper falls. Within sound of the voice of the Great Spirit, the sachems held their solemn councils. In the sweet-scented air, rich with the odors of burning cedar, pine cones, or willow bark, and the perfume of wild flowers, youths and maidens rambled, and the old, old stories were told and listened to.

With such scenes of simple life and perfect liberty, with the Eden-like influences of primitive habits and powerful magnetic forces of these children of Nature, the region on which Rochester now stands, was baptized.

NATURE LAID THE FOUNDATIONS.

For ages Nature has been preparing the way for a higher civilization in this part of the new world, and the days of the romantic nomads were numbered at last. All the peaceful, Arcadian days, when the children of men lived close to Nature—in fact, close to its bosom—were to pass away forever.

It was eminently fitting that a man like Ebenezer Allan should be the first white man to occupy territory within the limits of Rochester's future site.



LOWER FALLS OF THE GENESEE, 1828.

He was the man for the hour; daring, unscrupulous, a fighter, with just enough moral culture to make the necessary connecting link between the savage and the civilized. He was charged with many grave offenses, accused of complicity in Indian forays against the whites, etc. But with all his faults it must be acknowledged he was a great factor in the pioneer work which opened up the Genesee valley to civilizing influences.

It is easy to imagine the effect that a first glimpse of the falls and the deep gorge had upon the early emigrants, exhausted as they must have been by their long and monotonous journey through the wilderness. Had anyone intimated that long before a century passed, the site would become one of the great industrial centers of the world, a railroad center; that many miles of the city streets would be honeycombed with railroad tracks; that elegant and commodious cars would be propelled by electricity; that buildings ten stories and more in height would rise up at the command of capital; that a cathedral and a hundred churches and schoolhouses, a theological seminary and university would flourish; that the whole city would be illuminated by electricity, and that 200,000 souls would dwell there in peace and prosperity, he would have been considered a madman. Yet all these things have come to pass.

ALLAN'S GRIST MILL.

The presence of Allan's grist mill, of course, had much to do with the starting into growth of the little settlement. The mill, which was situated in what is now Aqueduct street, contained one pair of stones, made from boulders found near the mill, which, with the assistance of the Indians, Allan cut and dressed. The raising of the grist mill was an event that goes down to history as the first jollification in connection with business that was enjoyed in the embryo city. Proprietor Allan sent out Indian runners to invite every white man in the Genesee valley, and some fourteen responded. A plentiful supply of runn was secured by Allan and the mill frames of heavy timber, twenty-six by thirty feet, were soon in place.

THE FIRST LAND PURCHASE.

In 1788 Oliver Phelps acquired from the Indians a strip of land containing about 200,000 acres, which was designated the Genesee Falls mill lot. The land extended from Avon to Lake Ontario, on the west side of the Genesee river, and it was from Phelps that Allan obtained the grant of one hundred acres for the grist mill.

A vast amount of interesting historical data has been culled from this period of Rochester's development, much of which is embodied in Peck's history. The years which intervened between the earliest settlement at the Genesee Falls and the incorporation of Rochester as a city, are extremely rich in historical detail, affording endless themes for song and story. The old stage coach days, when the roadside inns flourished, were full of quaint

UPPER FALLS OF THE GENESEE, 1825.

incident and a glamour of romance tinged the events in the every-day lives of the people. The social habits of these early settlers laid the foundation for those sterling characteristics and superior social conditions which prevail in this community to-day. It may be said that honorable conduct and the recognition of man's duty to God were the foundations upon which the social relations and institutions of Rochester were developed.

EARLY POSTAL FACILITIES.

One of the most curious events of the past was the first establishing of postal facilities in this neighborhood. It was at as late a date as 1812 that Dr. Levi Ward received authority from Gideon Granger, then postmastergeneral, to transport a weekly mail from Caledonia, Riga, Murray, Parma, and Northampton to Charlotte. Deputy postmasters were appointed at distances seven miles apart. Dr. Ward's compensation was the net proceeds of letter and newspaper postage collected on the route—25 cents for letters and one cent for newspapers. F. Bushnell was appointed at Charlotte, and through the kindness of individuals who called for mail, the residents of Rochester, fifteen in all, (July 4th, 1812) enjoyed postal communication with the world.

ORIGIN OF THE VILLAGE.

It was in the year 1812 that the village was initiated by the division of the Allan mill lots into village lots. Allan had sold his hundred acres to Benjamin Barton and the latter sold them to Samuel B. Ogden, who transferred the property to Charles Williamson, of Bath, agent for Sir William Pulteney, and it thus became a part of the Pulteney estate.

Upon his leaving for Mt. Morris, Allan placed his brother-in-law, Christopher Dugan, in charge of the mills, and Dugan's was the second family on the site of Rochester. In 1795 Colonel Josiah Fish purchased a farm at the mouth of Black Creek, and with the aid of his son Lebbeus commenced improvements. They came down to the falls late in the season and boarded with a man named Sprague whom they found in charge of Allan's mills. Sprague was therefore the third resident of Rochester.

In 1796, after Mr. Williamson had spent \$500 for improvements, Colonel Fish took charge of the mills, removing there with his family, he being the fourth resident of Rochester, and the log house erected by him was the first building occupied exclusively as a dwelling within the present bounds of the Flower City.

In 1798 Jeremiah Olmstead moved to the falls and lived in a hut south of the House of Refuge. The shauty had been erected by one Farewell, who had only remained a short time; he was the fifth resident of Rochester and Olmstead the sixth. It is said that the clearing made by Olmstead was the first blow struck in the way of improvement, other than the Allan mill, on all the present site of the City of Rochester. In 1800 Oliver Culver bought a

EAST MAIN STREET, FROM ST. PAUL STREET-LOOKING WEST.

farm on what is now East avenue and the Culver road. Culver was the seventh resident of Rochester. That same year Wheelock Wood, of Lima, built a sawmill on Deep Hollow. He, however, abandoned the place at the end of a year on account of the terrible fever that raged. He was the eighth resident. In 1802 Colonel Fish abandoned the mill and returned to his farm at Black Creek. When settlers wanted to use the mill they made the necessary repairs and ground their own grists free of cost.

In 1804 a mill was built on the west side of Allan's creek in Brighton, by Noah Smith, for Tyron & Adams. The old Allan mill stones and irons were purchased and placed in the new mill. In 1803 the Allan sawmill was swept over the falls in a freshet and the grist mill was burned completely in 1807. In 1806 Solomon Fuller built a small mill on Irondequoit creek, and the

In 1806 Solomon Fuller built a small mill on Irondequoit creek, and the Allan stones and irons were transferred to that mill. They passed into the possession of Lyman Goff, who sold them to Stephen Chubb, the latter using them in a horse-mill in Henrietta. In 1825 Isaac Barnes and Captain Enos Blossom built a grist mill on Allan's creek. They bought the Allan stones of Chubb and placed them in their mill with one other run of stones. In 1837 the mill was rebuilt and the stones were taken to Mr. Barnes' residence where they were used for doorsteps for many years. These valuable historical relics of Rochester's first settler are now to be seen in one of the walls of Monroe county's superb Court House. Such were the small beginnings of this now beautiful city.

In 1802 Nathaniel Rochester, William Fitzhugh and Charles Carroll bought the 100-acre tract of Sir William Pulteney's agent for \$17 an acre. But it was not until 1810 that the proprietors took any steps to improve or settle the tract. Tyron's town, south of Irondequoit landing and Hanford's landing near the lower falls, were looked upon as likely places to become business centers for the Genesee Valley.

James Wadsworth succeeded to the agency of the Pulteney estate, and becoming part owner of a tract of land on the west side of the river near the rapids, made great efforts to found a city there. The place was called Castletown, in honor of a resident named Colonel Isaac Castle. A tavern, store and other business was started but the city was a failure.

The hundred-acre tract was called "Fall Town," and the superior water privileges of this immediate vicinity and its other advantages, drew public opinion in its favor, and by the spirit and enterprise of its pioneer inhabitants, the foundations of our present magnificent city were laid. In 1806 Elijah Rose settled on the east side of the river and built a log house on Mt. Hope avenue (present No. 281). This house was subsequently occupied by several families, including those of Jacob Miller, David Harris, John Nutt and other pioneers. John Harford built a block house near the great falls, being the first well constructed dwelling in the city limits on the west side of the river. Mr. Harford built a grist and saw mill on the present location of the Phœnix mill; his mill race was the beginning of Brown's race.



COURT STREET BRIDGE AND GENESHE RIVER AT NIGHT.

The completion of the bridge across the Genesee in 1812–13 at a cost of \$12,000 did much to determine the location of the future city. Previous to that the strife had been quite active between the village at the mouth of the river, named Charlotte, after a daughter of Colonel Troup, the agent of the Pulteney estate, and the little settlement around Frederick Hanford's store at the upper landing.

THE FIRST HOUSES IN ROCHESTER.

The first house on the west side of the river was built by Henry Skinner for Hamlet Scrantom on the corner of West and Main streets, where the Powers Block now stands. In 1812 Abelard Reynolds built a frame house on lot 23 and another on lot 24, where the Arcade now stands. In the latter house was the first postoffice, Abelard Reynolds being the first postmaster. The first merchant's store was built by Silas O. Smith and run by Ira West, and Isaac W. Stone opened a tavern on St. Paul street, which was the only one in the locality for several years.

Moses Atwater and Samuel J. Andrews then began to make improvements on the east side of the river, while on the west side Francis Brown, Mathew Brown, Jr., and Thomas Mumford laid out village lots. Three houses were built on the west side during that year, and the mill race, south of East Main street, was opened by Rochester & Co.

At this period there were some incursions by the British forces at the mouth of the Genesee, and so much alarm and distrust prevailed that the settlement of Rochester was retarded. In 1815 the prosperity of Rochester fairly began; emigration set in with redoubled spirit, mail facilities were increased; a mail stage was run by Samuel Hildrith, of Pittsford, between Canandaigua and Rochester twice a week. The old "red mill" on West Main street near Aqueduct, was put up by Hervey Ely and Josiah Bissell. They were assisted in the raising by every man and boy in the place.

THE FIRST WEDDING BROUGHT LUCK.

The first wedding in the settlement was on October 8th, 1815, when Delia, daughter of Hamlet Scrantom, was married to Jehiel Barnard. The first tavern on the west side was opened by Abelard Reynolds; the first religious society was organized, consisting of sixteen persons; the first bookstore was opened opposite the Arcade by Horace L. Sill and George G. Sill; the Genesee Cotton Manufacturing Company was organized and a building erected in which 1392 spindles were run.

The steady purchase of produce from the surrounding country now commenced, and at the end of 1815 the census showed that there were 331 inhabitants. The year 1816 showed many advancements. Rev. Comfort Williams was installed as pastor of the Presbyterian society; Mathew and Francis Brown finished the mill race bearing their name; Colonel Rochester built for his

ROME, WATERTOWN & OGDENSBURG RAILWAY BRIDGE OVER THE GENESEE RIVER.

residence a frame structure, which afterwards became the "Break o'Day" house in Exchange street; Caleb Lyon began the settlement of Carthage; the Buffalo road was surveyed and laid out to Batavia.

The first trees for ornament were set out in Washington street by Hervey Ely and John G. Bond; the first newspaper, a weekly, was established at this time; it was called the *Gazette* and published by Augustine C. Danby and John P. Sheldon, afterwards by Derrick and Levi W. Sibley, and still later by Edwin Scrantom as the *Monroe Republican*, after which it became and now is the *Union and Advertiser*.

Incorporation of Rochesterville.

In 1817 the Legislature passed an act incorporating the village of Rochesville. The first trustees were Francis Brown, president; Daniel Mack, William Cobb, Everard Peck and Jehiel Barnard, with Hastings Bender, clerk, and Frederick F. Backus, treasurer.

The assessors were Isaac Colvin, Hastings R. Bender and Daniel' D. Hatch, with Ralph Lester as collector and constable. The village soon became the principal wheat market for the whole valley of the Genesee; wheat rose to \$2.25 per bushel and the millers bought eagerly.



BRIEF NOTES OF OCCURRENCES FROM 1817 TO THE SEMI-CENTENNIAL YEAR.

The first church was built by the Presbyterians on Carroll, now State street, in 1817.

Instrumental musicians formed a band in 1817, which met for practice in Reynolds' tavern.

The steamboat Ontario began making regular trips from Sackets' Harbor to Lewiston, in 1817, calling at the Port of Genesee.

The first street patrol was organized in 1818. Mathew Brown, Jr., Roswell Hart, William P. Sherman, Daniel Mack, and H. R. Bender composed the membership.

The Rochester Telegraph, a weekly paper published by Everard Peck & Co., was issued in 1818. In that year Gilman & Sibley built a paper mill on the east side.

In September, 1818, the population of the village was 1049.

In 1819 a bridge was built across the Genesee from Carthage. It was 718 feet long, and 30 feet wide. It fell into the river in 1820

In 1819 the name of the village was legally changed from Rochesterville to Rochester.

In 1819 the State Engineer surveyed a route for a canal through the village.

In 1819 store lots where the Powers' block now stands could be bought for one thousand dollars.

The Boody farm, embracing one hundred acres, now partly covered by the finest residences on East avenue, was offered for sale at ten dollars an acre in 1819.

In 1820 the village had 1,502 inhabitants. In that year St. Luke's Episcopal church was built.



The first aqueduct was begun in 1820 under contractor William Britton. Convict labor was employed. The convicts all ran away.

In 1821 the County of Monroe was carved out of Genesee and Ontario counties, and a court house was built in Rochester on land donated for that purpose by Messrs. Rochester, Fitzhugh and Carroll.

The first deed of land sold in the county was recorded in the new court house in 1821.

The third house of worship was built by the Society of Friends in 1822, and the fourth by the Methodists in the same year.

In 1823 the fifth house of worship in Rochester was built by the Catholics on the site of the present cathedral

The canal aqueduct was completed and opened with festivities in 1823.

In 1824 the Bank of Rochester was established.

The Presbyterians built a new church in Fitzhugh street in 1824.

In 1825 the population of Rochester was 5,273. In that year LaFayette visited Rochester.

In 1826 the seventh church was built by dissenting Methodists.

In 1826 Luther Tucker & Co. established the *Rochester Daily Advertiser*, with Henry O'Reilly as editor. It was the first daily paper between Albany and the Pacific ocean.

In 1826 the village population had increased to 7,669, and in that year the Morgan abduction occurred, the mystery in connection with which has never been solved.

The first directory of Rochester was published in 1827.

In 1829 Sam Patch made his fatal leap, and in that year Joseph Smith, founder of the Mormon religion came to Rochester to find a publisher for the Mormon Bible. Thurlow Weed declined the honor of being its publisher.

St. Paul's church was completed in 1830. Colonel Nathaniel Rochester died in 1831. The cholera broke out in 1832, resulting in 18 deaths.

A charity school was established in 1833 by St. Luke's church, which was attended by 400 children during the first year.

Rochester was incorporated as a city in 1834. Jouathan Child was the first mayor.

He was opposed to issuing liquor licenses, which the majority were in favor of, so he resigned, and the Recorder, Isaac Hills, acted until General Jacob Gould was elected.

There was a great flood in 1835.

The Rochester Academy of Music was organized in 1835.

In 1836 Andrews street bridge was built.

In 1837 a great financial panic occurred, also the McKenzie insurrection.

In 1838 a foundry was established by W. H. Cheney, who cast the first stoves.

Cholera again visited Rochester in 1849.

The corner stone of the county court house was laid with imposing ceremonies on June 20th, 1850.

In 1851 President Filmore visited Rochester, and Jenny Lindsang here in July of that year.

The cholera again visited the city in 1852, and its ravages caused the death of 450 people.

The corner stone of Plymouth church was laid September 8th, 1853; that of St. Mary's (Catholic) on the 18th of the same month.

Everard Peck, who came here in 1816, died on the 9th of February, 1854.

Woman's rights were publicly asserted in 1855; a meeting was held in Corinthian Hall, and Susan B. Anthony made an address.

The political party known as "Know Nothing" attained its greatest strength in 1855.

Great interest was manifested in the Fremont campaign. Governor Seward spoke in Corinthian Hall on the third day before election in 1855.

There were tremendous snow storms in the winters of 1856 and 1857. A flood carried away most of the old buildings on the north side of Main street bridge, and a greater part of the old bridge itself, in 1857. The new bridge on Main street was finished at a cost of \$60,000; and Andrews street bridge was rebuilt of iron during the same year at a cost of \$12,000. Court street bridge was completed during the following year.

In 1858 William H. Seward delivered an oration in Corinthian Hall, in which he, in speaking of the struggle between the upholders of free and slave labor, made use of the phrase "An irrepressible conflict," which phrase was instantly accepted all over the

LAKE AVENUE BAPTIST CHURCH.

LAKE AVENUE-LOOKING NORTH.



RIVER GORGE AND SENECA PARK.

country, and was used till long after one of those forces had ceased to endure.

John Allen Ex-Mayor, died April 1st, 1859, in New York. His remains were brought here and buried with imposing ceremonies.

A man named DeLave walked a rope stretched over the upper falls in 1859. 20,000 people witnessed the feat.

The first locomotive boiler explosion occurred on September 12th, 1859, on the New York Central.

In 1860 the Western New York Agricultural, Horticultural and Mechanical Association was organized.

On the 17th of May, 1860, the General Assembly of the Old School Presbyterian Church began its session in the First Church in this city.

On the 18th of September Stephen A. Douglas spoke to an immense audience in Washington square. Jonathan Child died on the 26th of October of this year.

In accordance with the proclamation of President Buchanan, the 4th of January, 1861, was observed here as elsewhere, as a day of fasting, humiliation and prayer. With the impending war in prospect, the people were in an excited state of mind, and an Abolition meeting at Corinthian Hall on January 11th, was broken up by a mob. In the early morning of February 18th, thousands turned out to welcome the president-elect as he passed through here on his way to Washington. When Mr. Lincoln called for volunteers on April 15th, the Common Council immediately appropriated \$10,000 to defray urgent expenses. On the 18th, a meeting was held at city hall to pledge support to the Union cause, when a subscription of over \$40,000 was raised for the benefit of families of volunteers. In a week more a regiment (the Thirteenth N. Y. Volunteers) had enlisted here under the direction of Professor Isaac F. Quinby. In the antumn the Eighth Cavalrymen recruited here. The history of these regiments is a history of the war.

Among the deaths which occurred during this year were those of Dr. Levi Ward, Selah Mathews, Gen. Lansing B. Swan, Orlando Hastings, Ebenezer Griffith, Joshua Conkey, and Calvin Huson, Jr. In 1862 the 108th and the 140th regiments were raised and sent to the front.

There was a demonstration in honor of Congressman Ely's return from captivity in Richmond.

In September of that year the State Fair was held here. Clarissa street bridge was completed and opened for travel on the 25th of that month, at a cost of \$15,000.

A jubilant emancipation celebration was held in Corinthian Hall on January 4th, 1863. On February 11th, same year, the Eagle hotel was closed after being kept open for forty years.

There was a religious revival during the year 1863. The corner stone of St. Mary's hospital was laid on June 28th, 1863, and on July 9th the first street car was run. On the 15th of July the funeral of Colonel Patrick O'Rorke of the 140th regiment (killed at Gettysburg), took place. During this year the conscription occurred, when 1096 names were drawn from the wheel to fill the quota from this city alone. At a grand bazaar held in Corinthian Hall in December, \$15,000 was raised for the benefit of soldiers' families.

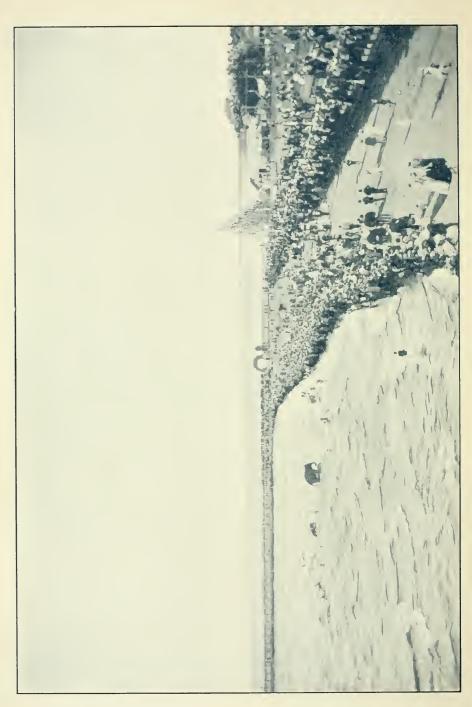
In 1864 there was an increase in the number of pension agencies, and large bounties were offered for recruits, \$300 being paid by the county to each.

In 1865 the great flood occurred, which did so much damage, and became a subject of talk to this day. On the 9th of April, same year, came the news of General Lee's surrender, which fired the patriotism and aroused the enthusiasm of Rochesterians to the highest pitch, giving rise to demonstrations of the greatest joy, which continued until the news of President Lincoln's assassination was received, when all joy was turned into mourning.

In 1866, Andrew Johnson, President, accompanied by Secretaries Seward and Welles, Generals Grant and Custer, and Admiral Farragut, came here and gave an open air reception at Congress Hall.

In 1867, there was a slight flood, which overflowed some of the outlying streets.

Dr. Chester Dewey died December 15th, of this year. He was widely known as a profound scholar and educator.



In 1868 Charles Dickens visited Rochester and delighted the people with his readings. In this year no less than 503 buildings were erected, the total value of which was \$1,456,000.

In 1869 eight children were killed by the falling of a floor in the German school of St. Peter and Paul's church, on East Maple street. St. Patrick's cathedral was opened with gorgeous ceremonies on the 77th of March, by Bishop McQuaid, assisted by Bishop Ryan, of Buffalo, and all the priests of this diocese, some fifty in number.

The swing bridge across the canal on Exchange street was built in the early part of 1869. The building of Powers' block was greatly advanced during this year, the cost greatly exceeding the estimate of \$300,000.

There were enough veterans of the war of 1812 left to hold a meeting in 1870, which took place in the Court House January 13th.

A great canal convention was held here on January 19th, to promote the abolition of the contract system in repairing the canals. In July. 1870, the Fenians got up a scare. "General" O'Neal, the leader, was lodged in jail by the U. S authorities, which closed the invasion of Canada.

During 1871 there is little to record of change or progress in Rochester. A serious break occurred in the Erie canal at the Ox-Bow, near Fairport, and called into requisition hundreds of laborers for several days

A tragedy marked the opening of 1872, when a mob endeavored to lynch a young negro named Howard who had committed an aggravated assault. The militia was called out, and in the scrimmage that followed, two men were killed and five wounded.

On January 15th, 1872, the funeral of Wm. A. Reynolds took place at Plymouth church, many people paying their last respects to one who had been active in the development of Rochester. Small pox broke out the same year, and 10,000 people were vaccinated.

In 1873 the corner stone of the new city hall was laid About this time Susan B. Anthony was convicted at Canandaigua of illegally voting, and fined \$100. Vincent street bridge was completed during this year.

In January, 1874, the city building on Front street was completed. The water works went into successful operation during this year.

Professor Swift began to develop his skill in the discovery of comets. Isaac Butts, Thomas H. Rochester, and Pliny M. Bromley died during 1874.

The City Hall, then recently completed, was opened to the public in 1875. The Leighton Bridge works at East Rochester were blown down on the night of April 29th, during a severe gale.

In this year a desparado named John Clark shot two policemen, killing one and wounding the other. He was tried, convicted and hanged.

On the 17th of November, 1875, the first fast mail train from New York to Chicago passed through Rochester. On October 7th, a freight train ran off the track and dashed into the Central depot, demolishing the waiting room. The engineer and fireman were killed.

In 1876 occurred the Centennial of Independence, which was appropriately celebrated.

The year 1877 was noted for railroad strikes, which caused alarm in Rochester. The yacht club built a club house at Summerville. The Republican State Convention was held here on September 26th. Senator Conkling, then in the height of his power, made a bitter attack on George William Curtis.

Railroad enterprise signalized the opening of 1878. The road from here to Salamanca was opened with a great demonstration.

A block on Exchange street was burned on the 15th of May, this year, one man being burned to death, and Colonel M H. Smith, proprietor of a printing office, was carried down into a cellar with the debris on top of him, and fastened there with a kettle across his chest. His injuries were such that he lost an arm.

Twenty-four prisoners broke out of the jail in this year. They were caught.

Snow drifts thirty feet high in 1879. Railroad travel was suspended for a time.

The Elwood block was built at the corner of State and Main streets. The lift bridge on Allen street was completed



"A PICTURE" IN GENESEE VALLEY PARK.



"MIDDLE" PALLS OF THE GENESEE

Charles Stewart Parnell, the Irish patriot, was received here January 20th, 1880.

Some railroad matters were settled up in 1881. The State Line road, which for a long time had been a source of great anxiety to its friends and creditors, was sold at auction on the court house steps, on the 8th of January, to Walston H. Brown, of New York, who paid \$600,000 for it. He reorganized it into the Rochester & Pittsburgh. Later in the same month the contract for the elevation of the Central tracks was signed by the citizens' commission and William K. Vanderbilt.

Lewis H. Morgan, the author and scholar, died in 1881.

Small pox broke out again in Rochester during 1882. The disease was combatted with uncompromising zeal, and some 30,000 citizens were vaccinated. The suspension of the City Bank in December of this year, was a great blow to many.

Rochester's first Chinese voter was naturalized in January, 1883. During this year the new depot of the New York Central and the elevation of its tracks through the city were completed at a cost of about \$2,000,000; the Powers hotel fire-proof building, standing on the site of the old National hotel, was built

at a cost of \$630,000; also the Warner servatory and the Warner building on Paul street, costing about \$300,000. Chu street was opened at a cost of \$165, Many other improvements occurred due the year 1883.

The great event which made 1884 a letter year, was the celebration of Rocter's semi-centennial. The entire city profusely decorated, and many distinguis visitors, including Governor Cleveland, upresent during the festivities.

The semi-centennial seemed to give to building in Rochester, and many sup structures rose during the following dec including the Ellwanger & Barry build and a number of business structures al St. Paul street, the new Central Presbyte church, the Government Building, Cer Police Station, and among the ". scrapers" arose the German Insurance by ing, Wilder building, Granite building, Chamber of Commerce building; many school houses and churches were b Among the latest additions to enrich the is the Monroe County Court House, on the most beautiful buildings in New Y State.



OCHESTER is now the third city in the Empire State. From date of its semi-centennial celebration, its development has be phenomenal, and those who have returned to the city after absence of a decade or more, have expressed astonishment at the advancem made in the various departments of the city. As Rochester rose into spidid social and commercial prominence, wise men, with prophetic instituted and sagacious foresight, realized the need of supplementing its indust privileges with that which would administer to the moral and physical wheing of the people.

The public park movement was inaugurated, resulting in the acquisit of a group of magnificent recreation grounds of vast extent. Under a v

CANADIAN TROOPS, MILITARY PARADE, ROCHESTER, JULY 4, 1899.

and progressive supervision of the Superintendent and Park Commissioners, the one-time wild tracts in the vicinity were brought under ornate cultivation and rendered delightful resorts for the citizens.

Another important movement was the perfection of an ideal local transportation system. To-day Rochester possesses as superb an electric street railroad service as is to be found anywhere in the world. Up to date in all respects, under control of the Rochester Railway Company, Thomas J. Nicholl, general manager. Its large corps of employes are the most intelligent of their class, neatly uniformed, and the discipline is admirably maintained by a group of experienced officers who have an eye to the public comfort and convenience. The transfer system prevails, and the handsome cars traverse over eighty-six miles of rails, tapping every suburb and reaching out to Charlotte, the port of Rochester.

No city in the world is more beautifully illuminated at night than Rochester. The electrical displays on public buildings, stores, and its twenty-five hundred are lights distributed throughout the city, render it almost as light as day, and its principal streets have a brilliancy and beauty that fascinates all who visit our city.

The water supply of Rochester is brought by conduits from Hemlock lake, thirty miles away, and amounts to about 23,000,000 gallons a day, distributed through 273 miles of city mains. On the subject of Rochester's water supply, Prof. A. R. Leedes, of Stevens Institute of Technology, says: "As far as I know, only two large cities in the country have water of an exceptional quality. These I believe to be Brooklyn and Rochester."

The Holly system is also in use for fire and mechanical purposes, pumping the water from the Genesee river.

Rochester contains about 320 miles of open streets, of which 112 miles are improved.

The fire department of Rochester is most efficient, comprising a chief engineer, 4 battalion chiefs, 20 captains, 20 lieutenants, 9 engineers, 8 stokers, 40 drivers, 53 hosemen, 30 laddermen, 5 tillermen, 1 superintendent of horses, 2 assistant superintendents of horses, 1 superintendent of hose department, 1 assistant superintendent of hose department, and 29 substitutes. The apparatus in use by the department comprise 8 steam fire engines, 12 two-horse hose wagons, 7 hook and ladder trucks, 2 Hayes' aerial trucks, 1 Ruthenberg aerial truck, 2 four-wheeled chemical engines, 1 combined chemical and hose wagon, 1 protective sack and bucket wagon, 2 two-horse hose carts, 1 truck extra, 30,000 feet of hose, and 85 horses. There are 813 fire alarm boxes.

The police force comprises 187 men all told, under command of a Chief and a Board of Police Commissioners.

There are 118 churches, 6 hospitals, 4 theatres, and 4 libraries in Rochester. The Genesee River is spanned by ten bridges.



NEW ST. PAUL'S CHURCH, CLERGY AND PARISH HOUSE, EAST AVENUE.

The water power of the Genesee river is capable of developing 35,000 horse power. The fall of the river within city limits is 260 feet.

Rochester contains two colleges, one university, two theological seminaries, one high school, thirty-six public schools, seventeen parochial schools, six orphan asylum schools, one truant school, and two evening schools. The number of public school teachers employed is 770.

The city has first class hotel accommodations for several thousand visitors, making it especially adapted for convention purposes.

There are eleven railways tapping the city, as follows; New York Central; Northern Central; Erie; Lehigh Valley; Rome, Watertown & Ogdensburg; Rochester & Pittsburgh; West Shore; Western New York & Pennsylvania; Toronto, Hamilton & Buffalo;—the Pennsylvania railroad entering Rochester over the Northern Central and New York Central tracks; and the Delaware, Lackawanna & Western over the Western New York & Pennsylvania.

The assessed valuation for 1899 was: real estate, \$102,162,450; personal property, \$8,267,422, making a total of \$110,429,872. The tax levy was \$1,880,000, and the tax decimal, \$17.27.

Fifty-one thousand persons are employed daily in the factories and workshops of Rochester.

The capital invested in the manufacturing and wholesale trade is \$52,000,000, and the annual value of manufactured products is \$310,250,000.

The annual receipts of the post office are over \$400,000.

No city in the world has a greater diversity of industries than Rochester. It has the largest preserving establishment in the world; largest button factory; largest lubricating oil plant; is the first city in the world in the production of photographic apparatus and optical instruments, and in output of seeds and nursery stock, having no less than forty-nine nurseries. It is the third city in the United States in the manufacture of clothing, the number of factories being thirty-seven, and the annual output about \$10,000,000 worth of goods. It is the fourth city in the United States in the manufacture of boots and shoes, having sixty-four factories and an annual output of over \$6,000,000.

Rochester beer is famous throughout the country, and several large breweries give employment to 40 officers and 660 men. For the year ending April, 1899, there were brewed 470,000 barrels of beer, and 68,000 barrels of ale.

Sixteen flouring mills produce annually in this city 1,500,000 barrels of flour.

There are many industries, giving employment to thousands of people. Among the articles manufactured are: Artificial limbs, ale, awnings, baking powders, ballot machines, bar fixtures, barometers, beer, belts, bicycles, billiard tables, blacking, blank books, boilers, bottles, boxes, bridges, burial caskets,



ENTRANCE ARCH, ROCHESTER'S STREET FAIR, AUGUST 7-12, 1899

buttons, cameras, candy, canned goods, carriages, car wheels, catsup, chairs, charcoal, cider, cigarettes, cigars, clothing, coke, condensed milk, copper work, corsets, cotton cloth, crackers and biscuits, desks, dies, disinfectants, electrical supplies, elevators, files, fireworks, fishing tackle, flour, fruit crates, fruit plates, furnaces, furniture, glass, gold leaf, hardware specialties, harness, hassocks, hats, headlights, hearses, hosiery, hydraulic elevators, ice, illuminating oils, iron beams, iron columns, iron fences, knit goods, ladders, lanterns, lasts, leather, lime and cement, locks, lubricating oils, lumber, maccaroni, machine brushes, machine castings, machinists' tools, mail chutes, medicines, metal specialties, microscopes, monuments, musical instruments, nails, natural history specimens, novelties, office filing devices, office furniture, optical goods, paper, paper bags, paper boxes, paper box machines, paste, pens, perfumery, photographic supplies, pianos and organs, picture frame mouldings, pins, planing machines, pressed brick, pumps, radiators, refrigerators, saddlery, safes, sash balances, sashes, sausage, saws, Sen-Sen, sewer pipe, shirts, shoes, show cases, sidewalks, soap, stained and art glass, steam boilers, steam engines, steel ceilings, steel stamps, stoves, surgical instruments, tanks, thermometers, thread and twine, tile, tinware, tools, trunks and traveling bags, trusses and supporters, umbrellas, underwear, vinegar, wagons, washing machines, water pipe, water wheels, whips, window shades, wire fences and wire goods, wire screens, wooden goods, wood-working machinery, woolen goods, wringing machines, etc., etc.

There are also several lithographic establishments, numerous publishing houses and bookbinderies, manufacturing chemists and patent medicine concerns, which give employment to many people. Seven daily newspapers are published in Rochester, besides a number of periodicals, religious, philosophical and scientific.

Rochester is richer than most cities in the number and diversity of its pleasure resorts. These may be said to extend continuously along the shore of Lake Ontario for twenty miles, or from Manitou Beach on the one hand, to Sodus Bay on the other. Ontario Beach is similar in its character, and equally as attractive as Coney Island. The summer resorts are too numerous to mention, and all are easily accessible by rail or water.

Owing to the purity of the water used for drinking and culinary purposes, and the first-class system of sewerage, the death rate of Rochester is lower than that of any other large city in the Union. It is a singular fact that Rochester is free from most of the dangers, risks and epidemics incident to most cities. All violent storms, upon approaching Rochester, are broken apart and scattered by the conformation and influence of the great lakes, so that there are never any violent storms or cyclones. Being on a limestone foundation, there is freedom from malarial diseases, fevers, etc. In short, Rochester, while having a climate of extremes, is a hardy, healthy place to live in; of the twenty-eight cities in the United States possessing over 100,000 population, Rochester



"THE SHIMMERING RIVER THRO' THE TREES"-SENECA PARK.

stands at the head with forty-four families in every hundred owning their own homes. Pardonable pride is evinced by each householder, and no handsomer lawns, streets, and flower gardens are found in any city of its size in the world.

The wonderful transformation that has taken place at the Genesee Falls within the period of a single human life, is one of the most marvellous events in American history. Cities have, before now, been founded, have flourished and died within a decade, because there were no permanent resources to sustain them. But Rochester is founded upon a rock, and is adapted by nature as a central point for industrial activities. It lies in the heart of a vast agricultural region, the gateway to the beautiful and fertile Valley of the Genesee. It is accessible from every part of the world by land and water. Its great water power is like a permanent mine of gold to the inhabitants, and so soon as the water storage system is completed, that power will be increased enormously, and remain a perpetual boon to the city. Lying in the midst of such a productive region, the cost of living in Rochester is reduced to a minimum, and being nearer the coal fields of Pennsylvania than any other large Northern city, cheap fuel is always assured.

The engravings in this book of tall buildings and majestic structures which now stand proudly where so recently the feet of Red men trod, and forest trees spread their branches, cannot fail to impress the reader with the marvel of Rochester's rapid rise into greatness and a dignified position among the important cities of the world. There is a stability, a permanent character to the city. It is a city of great enterprises and its future is assured. In a comparatively short time Rochester will be joined to Charlotte by continuous lines of boulevards with magnificent residences on either hand, and busy streets with stores, warehouses and factories, and as the traveler steps ashore from the lake steamers he will land in the City of Rochester—not alone the City of Flowers, beautiful in its situation and surroundings, but a city whose men and women are filled with a twentieth-century spirit of aggressiveness and all that makes for the betterment and uplifting of the race.







HE city of Rochester possesses a very "Klondike"—a mine of gold—the key to which is in the hands of the citizens of Rochester.

This "Klondike" is Water Storage.

There is nothing new to relate about this; it has been propounded, expounded, investigated, demonstrated, illustrated and explained time and again in speech, paper and pamphlet, and it is generally recognized that the building of a dam on the Upper Genesee, to regulate the flow of water, would pour treasures into the coffers of Rochesterians, and tend to enrich a vast surrounding portion of the State.

Nor is this all, by any means. Besides furnishing steady power the year round, scouring the river of sewage, controlling floods, and doubling the population in a few years, it would demonstrate the supremacy of common sense over stupidity.

Niagara Falls and Minneapolis enjoy commercial prominence by their water powers, as do Lowell, Lawrence, Haverhill and Manchester in New England. The development of water power is the favorite investment of capital at the present time. No less than \$55,000,000 have been invested in it by the great paper trust. Six million dollars have been invested in securing adequate water power at Massena, on the Grass River, where the advantages were not half so great as they are at Rochester. Nearly twice that sum has been expended at Glens Falls.

Rochester's "Klondike" consists of 35,000 horse power, which nature, assisted by art, can present, as by a miracle, at the touch of capital. This would be worth a million and a half dollars a year to Rochester, at a conservative estimate. The engineer's estimate of cost for the dam is \$4,500,000; this, with say \$1,500,000 for contingent expenses, accrued interest charges, etc., would amount to \$6,000,000.

What would Rochester secure for the outlay?

Besides enjoying, perpetually, 35,000 horse power, it would obviate the necessity of a great number of steam boilers and engines, thus removing one great source of atmospheric impurity; it would solve the sewage and river



pollution problem, greatly increase population, and relieve the city forever from fear of floods. These benefits would entirely change the economic and sanitary conditions of Rochester, and render it the most advantageous city in the world, for the reason that no city in the world, save Rochester, has such a sweep of river running through it with a fall within its limits of 260 feet.

Many of the advantages of Water Storage have not been mentioned. The world is waiting for water storage for power purposes, because the time is drawing nigh when electricity will give light, heat and power. A scientist has declared that we will soon have no use for coal, by reason of the storage of water system that will be everywhere in vogue all over the world. It is unnecessary to point out how cheaply and efficiently electrical power, light and heat could be produced here, when Rochester owns 35,000 horse power day and night for all time to come.

The matter of water storage has been narrowed down to this: The Legislature has sanctioned the building of the dam, and New York parties have a franchise for the building of it, which ceases in about three and a half years more, unless \$200,000 have been expended on the work before the expiration of that time.

Owing to a clause in the Water Storage bill as passed by the Legislature, securing to the State the use of a billion and a half gallons of water per annum, the owners of the franchise will probably do very little towards building the dam, unless aided by the citizens of Rochester. The Chamber of Commerce has for years been advocating the building of a dam in the Upper Genesee, and its efforts were eventually awarded by the passage of the Water Storage bill by the State Legislature. The Chamber is again moving earnestly in the matter for the adjustment of some minor difficulties in the way of final triumph, and asks the earnest co-operation of every good citizen in its laudable endeavor to bring about what has so long been desired—to make of Rochester the magnificent city its natural advantages distinctly entitle it to be.





E.M. Moore

"The Father of Rochester's Park System."

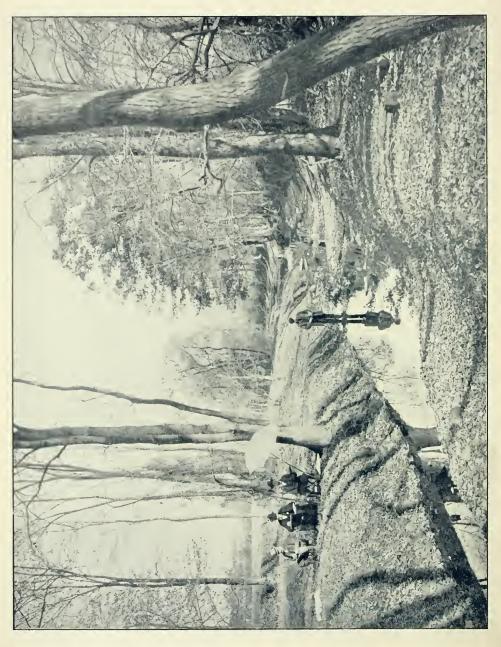


LTHOUGH the park system of Rochester has only been created since 1888, it ranks as one of the most important in the State. This is owing to the spirited and wise management of President E. M. Moore, Superintendent Calvin C. Laney, Assistant Superintendent John Dunbar, and of the Park Commissioners who have composed the boards during the various stages of park development.

The first meeting of the Park Commissioners was held on May 7th, 1888. The first survey was made a few days later. After correspondence and interviews with park authorities in other cities, steps were taken towards securing suitable park sites. The commissioners saw that certain lands through which the river Genesee ran would be most desirable for park purposes, and eventually a domain comprising 258 acres on the east side of the river and 85 acres on the west, was secured, which is now known as the

GENESEE VALLEY PARK.

The land is essentially level, but is somewhat rolling, and possesses features of great beauty, including some graceful curves of the river, and is an ideal recreation ground. There is a grove of full grown trees, affording a grateful shade in summer, and there are broad lawns, charming features of the landscape. The park is seeluded from the world, the railroad and its noisy belongings being shut out by a screen of forest trees, and upon the southern boundary the same method is employed, with the forest fringe less wide, to hide the farm road from view. On the opposite side of the river, provision is made for all manner of out-door sports, including buildings for boat clubs, ball clubs, athletic clubs, a bicycle track, where races are run, foot races on "straightaways," golf links, and other athletic conveniences. During the summer months the bicycle track is the constant scene of contests, and the two ball grounds are seldom unoccupied. Two broad lawns on either side of the creek are enlivened by the deer and the sheep. The street cars come to the river in the heart of this department of the park system. The bicycles reach every part of the park on both sides of the river.



SENECA PARK.

This magnificent recreation ground, in its general characteristics, differs greatly from Genesee Valley Park, and contains the cañon of the Genesee, with banks rising two hundred feet from the river, and densely clothed with a native forest. It contains 212 acres: 71 west and 141 east. The road and walk run near the bank, the former diverging through a native forest, which remains in all its primitive beauty.

A small lake of five acres, fed by springs, is an attractive spot in the park. There are many trout in this mere which have grown from twenty-five thousand yearlings placed there some years ago by the Fish Commission.

In the park there are kept a few animals, illustrative of our native fauna, which afford amusement and instruction. The varied plateaus of this park produce a great variety of wild shrubs and trees, 125 distinct species of which are already enumerated. On both sides of the river, ball grounds are provided, and other athletic conveniences will soon be added.

HIGHLAND PARK.

The donation by Messrs. Ellwanger & Barry of about twenty acres of land adjoining the reservoir was the initial step that led to the creation of the park system in Rochester. This gift will stand as a perpetual monument to the generosity, broad citizenship and public spirit of Messrs. Ellwanger & Barry, and their gift to the people has borne fruit beyond the expectation of the donors. By the purchase of fourteen acres, the total acreage of Highland Park has become about sixty acres, in connection with the reservoir property turned over by the city. Highland Park is an arboretum of low-growing trees and shrubs, being confined to the growth of such as are below fourteen feet when at adult size. On the south side of the park can be seen about 1,100 species and varieties of shrubs of the 1,800 possible in this latitude; while upon the north side the evergreen finds a natural home. The view from the elevation of one hundred feet on the apex of the hill, occupied by the pavilion, is grand. Looking south can be seen a broad stretch of country, many miles in extent, of extraordinary beauty, the view being unimpeded by high growing trees. Looking north, the city stretches out at the feet of the beholder, and the blue line of Lake Ontario is seen, nine miles away.

The late George W. Elliott, when a member of the Common Council, urged Messrs. Ellwanger & Barry to build the present pavilion. This was donated to the children of Rochester on September 29th, 1890, at which time the children and their friends assembled to the number of 10,000.

It may be said of the three great parks, that their development from farm lands and waste spaces to almost the perfection of landscape adornment and culture, has been a subject of wonder and admiration. Verily, the desert places have been made to blossom with beauty as by magic; and although



RED CREEK VALLEY-GENESEE VALLEY PARK.

sufficient time has not elapsed for the parks to display the idealistic conceptions of the commissioners and architects, their present beauty is a fitting herald of that which will come as the years go by.

An idea of the work that has been done may be gathered from that of 1889 when 10,500 native shrubs, 58,000 trees and 10,000 willows were planted in Genesee Valley Park. In addition to these trees in the young forest plantation, 493 trees in groups, or as single specimens were planted along the drives and walks, in the meadows and along the river banks. This only represents one season's work in one park. These plantings occurred over ten years ago. To-day the foliage of the young forest affords pictures of great beauty which will increase each year and be a joy to the people for all time to come. Another very important work done by the Park Commissioners has been the care of the various city parks, those little breathing spaces which have been brought into conditions of beauty, each with its appropriate scheme of design.

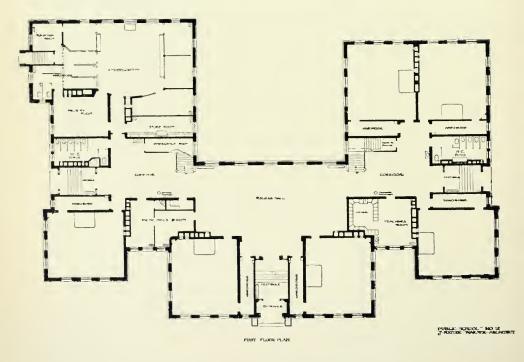
Much of the foregoing information in regard to the parks is culled from the Report of the Board of Park Commissioners published in 1898.

The development of the Rochester park system is closely allied with the name of Dr. Edward M. Moore, Sr., the venerable philanthropist, "beloved physician" and progressive leader in many important movements for the public good. As president of the Board of Park Commissioners since the organization of that body, he has been indefatigable in his zeal to combat adverse conditions, prejudices and narrow policy, and establish on a broad and liberal scale, a system of parks for Rochester that fills the hearts of Rochesterians with commendable pride to-day and which will be a lasting boon to posterity.





WADSWORTH SCHOOL.





HE new No. 12 school just completed is a model building in all respects. The principal front faces Wadsworth Square, the other three sides looking on Marshall, Howell and Clinton streets. The main entrance to the school is a great arch of brick, above which, are the stone columns and arches of the loggia, the whole making an important architectural feature. The main floor level is reached by the ascent of a few steps at the main entrance which takes the visitor to the broad and spacious drill and recreation hall, 26 x 56 feet in size with large arched windows. At each end is a smaller square hall from which the staircases ascend. There is also an outside entrance to each of these staircase halls. The rooms unnamed on the accompanying plan are the class rooms, well arranged for lighting, being on corners. In the third story is a large assembly hall with stage and dressing rooms, both of the large staircases leading up to it. The heating and ventilating system is of the most advanced type.

The plumbing fixtures are of the best modern design, the ventilation scheme for the closet rooms being perfect. The floors of these rooms are of vitreous tile with slate face. The fresh air is supplied the closet rooms from a separate system and taken out through the urinals, thus carrying off all odors. The hygienic drinking fountains, are a modern invention obviating the use of cups. The building is of the simplest description by reason of limited appropriation, but particularly from a hygienic standpoint. Everything has been avoided that would catch dust. The woodwork is of ash, dark finish. The exterior also is of the simplest design, being a straightforward use of common brick with stone and pressed brick trimmings. A special feature, however, is the main entrance and loggia, which, being seen from across the park, has been made imposing and to form one scheme in the design of the school and park. The architect made a special study of the school conditions of the city, and it is safe to say that nowhere is there a more complete school from a practical and sanitary standpoint.

NEW ALUMNI GYMNASIUM.



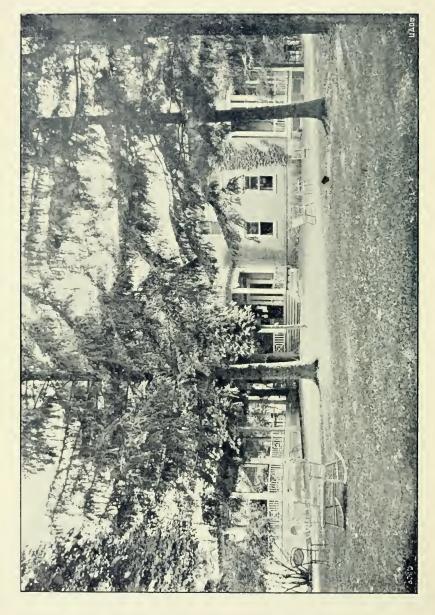
HE coming year will witness the completion of the new Alumni Gymnasium a picture of which is presented herewith. It will be built of gray brick with trimmings of stone. The main floor will contain an attractive reception room, public and private office of the Director. The gymnasium proper, which is 94 x 53 feet in extent with an average height of 25 feet, is provided with all the appliances of a fully equipped gymnasium.

Surrounding the gymnasium proper and on the floor above is a twenty-four lap running track which can also be used as a seating gallery. On the second floor are also toilet and dressing rooms. The same floor also contains the council room and reading room.

On the ground floor are the lockers for students, the baths—steam, shower and needle, a large and convenient bicycle room, a bowling alley, etc.

The gymnasium proper can be cleared of all apparatus for commencement exercises, receptions, and all other functions connected with the University. No other college in the country of the size of Rochester has a gymnasium so large.

The new building will not only be distinguished for architectural beauty but also be replete with every modern convenience and device, by which the highest utility can be gained at a minimum of cost. The arrangement by which the great gymnasium can be made to do duty as an auditorium with a handsome gallery is an entirely new feature in gymnasium structure, and probably the only building of its kind in the country. The transition from gymnasium to auditorium, and *vice-versa*, requires only a few minutes' labor on the part of two or three persons. The furnishings of the Director's private office are very elaborate, and such as will enable him to make scientific tests of the fitness of pupils for certain gymnastic exercises. All the newest devices for the development of the physical man have been secured for the new gymnasium, which is to represent all that is best and most progressive in college athletics.





HE Country Club of Rochester leased the Parsons' homestead farm of about ninety acres and situated in the town of Brighton, Monroe Co., N. Y., one and seven-tenths miles from the terminus of the street railway track in Brighton, and four and one-half miles from the "four corners," the old name for the center of Rochester. The club was organized in January, 1895, for the promotion of out-of-door sports and games, and was incorporated February 19th, 1895. It is governed by a Board of fifteen Stewards. The membership is limited to one hundred and seventy-five and the list is always full, with a waiting list of several names behind it. The "good old game of golf" is the principal feature of the club. It has fine links of eighteen holes and a course which, if not the best, is at least very good and vastly superior to most golf courses in the country. The site is picturesque and the vista beautiful. The orchard approached by "Lovers Laue," is a spot as rustic and pretty as one can find in a summer day's journey. The old homestead adjusted to the wants of the club, with its broad verandas and spacious rooms, makes a charming club house. The club is very prosperous and the completion of the new trap rock macadam road now extending from the city line to Pittsford forks will ensure its successful future. The officers for 1899 are: Erickson Perkins, president; Thomas J. Devine, first vice-president; L. L. Allen, second vice-president; Gilman N. Perkins, treasurer, and John Harry Stedman, honarary secretary and chairman of House Committee.



Western New York Horticultural Society's Exhibit at State Fair, Syracuse, Sept. 4-9, 1899. This exhibit consisted of more than 1,200 plates of fruit, and secured the first prize of \$200 cash.

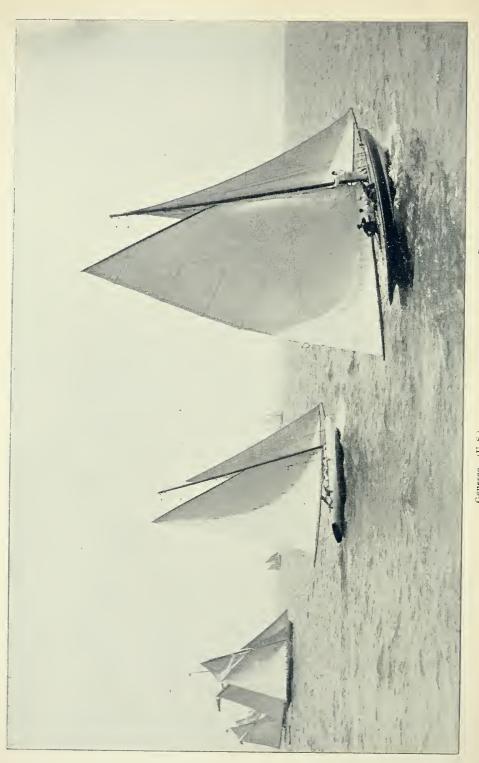


OCHESTER owes much of its fame and prosperity to the nursery industry which was founded by men of sterling character, whose word was as good as their bond. No other calling depends more upon the honor and integrity of its proprietors than that of the nursery and seed industry, and it may be said of the founders of the Rochester nurseries, that they were never known to practice fraud or deception in regard to the quality of their products sent to every part of the world.

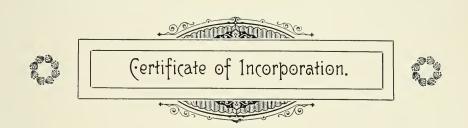
With the early history of Rochester's nurseries are coupled many honored names that are familiar to every Rochesterian, including those of Ellwanger, Barry, Hooker, Frost, Chase, Rouse, Little, Brown, Green, and others. In later years the industry increased to a large extent and many new firms have come into existence comprising nurserymen, seedsmen and florists, there being nearly one hundred firms engaged in the three branches.

More than fifty years ago, before railroads became the popular means of transport, nursery stock from Rochester was planted on the Pacific coast, and for many years past Rochester has supplied large sections of the country with plants and seeds for the development of newly settled regions.

Rochester thus became the mother of the bountifulness enjoyed by thousands of sections throughout the United States. She is the mother of foliage, fruits and flowers the world over; her seedlings having been planted in almost every country on the globe. There is scarcely a place on the earth where the names of Ellwanger & Barry, and James Vick, are not known and respected. In connection with the cultivation of flowers, it should never be forgotten that the late lamented William S. Kimball, foremost in all movements for the glory of Rochester, and one time president of the Chamber of Commerce, crowned the nursery activities of our city by establishing the highest system of floriculture that has been attained in this State. doing this purely as a diversion, he at the same time, afforded opportunities for the people to study his methods of cultivating the orchids by throwing open his greenhouses to the public during certain hours. His studies and cultivation of this rare and wonderful species made his name and that of his city, renowned in the floricultural circles of Europe and America, and marked him as one of the leading orchidologists of his time.



Genesee. (U.S.)
INTERNATIONAL YACHT RACE—START OF FIRST RACE FOR THE CANADA'S CUP, AT TORONTO, AUGUST 21, 1899. Rochester's vacht "Genesee" won the three races and our



E, the undersigned, citizens of the United States of America, and residents of the City of Rochester, in the State of New York, desiring to form a corporation pursuant to the provision of an act passed by the Legislature of the State of New York, May 3, 1877, entitled "An Act to provide for the incorporation of Exchanges or Boards of Trade," and the several acts extending and amending the same, DO HEREBY CERTIFY:

First—The corporate name of said company is "Rochester Chamber of Commerce."

Second—That the objects for which said Company is formed are to foster the trade and commerce of the City of Rochester; to protect such trade and commerce from unjust and unlawful exactions; to reform abuses in trade; to diffuse accurate and reliable information among its members as to the standing of merchants, and other matters; to produce uniformity and certainty in the customs and usages of trade; to settle differences between its members, and to promote a more enlarged and friendly intercourse between merchants.

Third—The said company shall have no capital stock.

Fourth—That the term of existence of said company is to be fifty years.

Fifth—That the number of trustees who shall manage the concerns of said company is thirty-five.

Sivth—That the names of the trustees for the first year are, Hulbert H. Warner, William S. Kimball, Frank S. Upton, Henry Michaels, Henry B. Hathaway, Lewis P. Ross, Charles J. Burke, Henry C. Brewster, Arthur S. Hamilton, David M. Hough, George C. Buell, Alexander M. Lindsay, William H. Gorsline, John H. Chase, Arthur G. Yates, William C. Barry, Isaac Wile, Eugene T. Curtis, William N. Oothout, John W. Goss, Frederick Will, E. Frank Brewster, Clinton Rogers, James Vick, Sidney B. Roby, Lewis Chase, Harvey W. Brown, Granger A. Hollister, Sylvanus J. Macy, James W. Gillis, Rufus K. Dryer, Edward W. Peck, Thomas B. Griffith, Charles M. Everest and J. Alexander Hayden.



STATE STREET FROM EXCHANGE STREET.

Seventh—That the name of the city and county in which the principal office of said corporation is to be located is the City of Rochester, County of Mouroe, in the State of New York,

In witness whereof, we have hereunto set our hands, this 15th day of June, 1888.

H. H. WARNER, E. W. S. KIMBALL, HENRY C. BREWSTER, J. HENRY MICHAELS, A. HENRY B. HATHAWAY, G. C. BUELL, C. T. B. GRIFFITH, C. D. M. HOUGH, E. W. C. BARRY, ARTHUR S. HAMILTON, W. JOHN W. GOSS, F. CHAS. J. BURKE, J.

E. Frank Brewster,
Harvey W. Brown,
J. H. Chase,
A. M. Lindsay,
Sylvanus J. Macy,
Charles M. Everest,
Clinton Rogers,
Eugene T. Curtis,
Arthur G. Yates,
W. H. Gorsline,
Frank S. Upton,
Jas. W. Gillis.

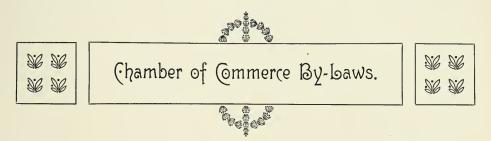
The certificate was filed with the Secretary of State and with the Clerk of Monroe County on July 2d, 1888.



NEW OFFICES OF THE EASTMAN KODAK CO., STATE STREET.



DOUGLASS MONUMENT, UNVEILED JUNE 9, 1899.



Article 1. Board of Trustees.

SECTION I. The management of the concerns of the Corporation being vested in fifty-four Trustees, with full power and authority to promote the objects for which it is organized, such trustees shall constitute and be known as the Board of Trustees.

SEC. 2. The Trustees shall be elected by ballot at the annual meeting of the corporation, of whom 18 shall serve for one year; 18 for two years; and 18 for three years, or until their successors shall be elected and qualified, and their official term shall begin on the first day of January. In case of the death, resignation or disability of any Trustee, it shall be in the power of the Board to fill such vacancies for the remainder of the official term.

SEC. 3. The Board of Trustees shall enact such rules as may be deemed expedient for the government of the Corporation, not inconsistent with the terms of the Statutes and existing by-laws.

They shall hold regular meetings on the first Tuesday of each month at 8 o'clock P. M., for the discussion and action upon any subject members may desire to present for the consideration of the Corporation, and also for the transaction of regular business. They shall, at their first regular meeting, appoint the Standing Committees for the ensuing year.

They shall, at the annual meeting, make to the Corporation a full report of its affairs and condition.

In case any member shall absent himself from three consecutive meetings of the Board, without proper cause, his place may be considered vacant, and the Board shall be at liberty to fill such vacancy in the manner provided.

ARTICLE 2. OFFICERS.

SEC. 1. The officers of the Association shall consist of a President, three Vice-Presidents, a Secretary, and a Treasurer, all of whom shall be residents of the City of Rochester, over the age of twenty-one years, and, excepting the Secretary, elected from the Board of Trustees.

- SEC. 2. The President and Vice-Presidents shall be elected by ballot at the annual meeting of the Corporation, and shall hold their offices for the term of one year, or until their successors are elected and qualified.
- SEC. 3. The Treasurer shall be elected by the Board of Trustees at their first regular meeting each year, and shall hold his office for one year, or until his successor is elected and qualified.
- SEC. 4. The Secretary shall be appointed by the Executive Committee, and receive such compensation as they shall agree upon, and shall serve during the pleasure of the Committee.
- SEC. 5. The official terms of all officers shall begin on the first day of January. In case of the death, resignation or disability of any officer of the Corporation, it shall be in the power of the Board of Trustees to fill such vacancies for the remainder of the official term.

ARTICLE 3. DUTIES OF OFFICERS.

President.

SEC. I. The President shall preside at the meetings of the Corporation, and the Board of Trustees. He shall, at the annual meeting of the members of the Corporation and at such other times as he shall deem proper, communicate to the Corporation or to the Board of Trustees such matters and make such suggestions as may, in his opinion, tend to promote the prosperity and welfare, and increase the usefulness of the Corporation. He shall receive all bonds given to the Corporation, and shall deposit the same with the Rochester Trust and Safe Deposit Company, and shall also perform such other duties as are necessarily incident to the office of President of the Corporation.

Vice-Presidents.

SEC. 2. In the absence of the President, the Vice-Presidents, in the order of their seniority, shall have all the powers and perform all the duties of President; and in case of the absence of President and Vice-Presidents, the Board of Trustees shall designate one of its members President *pro tem*.

Secretary.

SEC. 3. The Secretary shall, under the direction and control of the Board of Trustees, keep, regularly entered in proper books of record, true and accurate minutes of all votes, acts and proceedings of the Association, Board of Trustees, Executive and all other Standing Committees; issue all notices that may be required by the by-laws, President or other proper authority, and at the annual meeting report the transactions of the Corporation for the previous year. The accounts of the Corporation shall be kept by the Secretary in proper books belonging to the Corporation, which books shall be at all times open for examination by the Board of Trustees or any committee of said Board. He shall take charge of the seal, books, papers and property of the

Corporation, attend the rooms of the corporation during business hours, and shall devote his entire time and attention to the interests of the Corporation. He shall collect all moneys due to the Corporation, giving proper receipt therefor and pay the same over to the Treasurer without delay. He shall keep a complete list of the names and addresses of all the members of the Corporation. He shall conduct and keep proper records of all the correspondence of the Corporation; furnish the Chairman of each Committee a copy of the resolutions whereby the Committee was appointed, and with any matter or matters, together with all papers relating thereto, that may have been referred to such Committee.

Treasurer.

SEC. 4. The Treasurer shall receive all moneys from the Secretary, giving his receipt therefor, and shall disburse the same only upon the written order of the Executive Committee, countersigned by the Secretary. He shall carefully preserve all vouchers for the payment of money, and securities of every kind belonging to the Corporation. He shall render a report of the annual meeting of the Corporation, which report shall be audited and approved by the Executive Committee before presentation, and shall report at such other times as the Board of Trustees may direct. He shall give a bond in a penal sum, to be fixed by the Board of Trustees, for the faithful performance of his duties, such bond to be procured from a duly organized Fidelity or Guaranty Company, and paid for by the Corporation.

ARTICLE 4. COMMITTEES.

Standing Committees.

SEC. 1. There shall be appointed each year by the Board of Trustees the following Standing Committees from the members of the Corporation, each committee to consist of nineteen members, including a Chairman, who shall be chosen from the Board of Trustees, viz:

No. 1. On Manufactures and Promotion of Trade.

No. 2. On Railroads and Transportation.

No. 3. On Public Improvements.

No. 4. On Statistics and Publication.

No. 5. On Legislation.

No. 6. On Postal Facilities, Telegraphy and Insurance.

Executive Committee.

SEC. 2. There shall be an Executive Committee, consisting of the President, the three Vice-Presidents, the Treasurer of the Corporation and Chairman of Standing Committees.

ARTICLE 5. GENERAL POWERS AND DUTIES OF COMMITTEES. Executive Committee.

SEC. 1. The Executive Committee shall, subject to the control of the Board of Trustees, have general control of the rooms, property and finances of the Corporation. It shall act as an Advisory Committee to the Secretary and direct the preparation of the annual report of the Board. It shall make all purchases, audit all bills and claims against the Corporation, and direct their payment if approved. It shall report, at each regular meeting of the Board of Trustees, the state of its finances. It shall appoint the Secretary of the Corporation, and fix the amount of all salaries and compensation for services. It shall consider all nominations for membership, and report the same regularly to the Board of Trustees, and in general, be charged with the advancement of all the general objects of the Corporation.

Standing Committees.

SEC. 2. Excepting as otherwise expressly provided by the By-Laws, each Standing Committee will have power to adopt regulations for their own government and procedure; to declare a vacancy after three successive absences of a member thereof, and to order and arrange for the convenient discharge of their duties, by correspondence or through Sub-Committees, or otherwise. It shall be the duty of every Standing Committee to examine into and to make report upon all matters referred to them by the Board of Trustees; and any Standing Committee may also consider any question relating to the special work of such Committee and report their views upon the same to the Board for its consideration. All Committees shall report all propositions or actions to the Board of Trustees, for its concurrence or dissent, and no Committee shall have power to bind the Corporation to concur in the action of any such Committee, unless specifically directed so to do.

Article 6. Membership and Dues. Membership.

- SEC. 1. Any person, firm or corporation, whose vocation is directly connected with the commerce, trade or manufactures of the country, transacting business in the City of Rochester, may become a member of the Association as provided in the By-Laws thereof.
- SEC. 2. All applications for membership of the Corporation must be made in writing, contain a statement of the occupation and qualifications of the applicant, and be addressed to the Executive Committee for consideration. If the Executive Committee approve the application they shall report the same to the Board of Trustees for election at any regular meeting. If the applicant shall be declared elected, and within thirty days after being informed of such election shall pay to the Secretary of the Association the regular dues and sign the Constitution and By-Laws, such applicant shall, thereupon,

become a member of this Corporation, and receive a certificate of membership.

- SEC. 3. Any member of this Association may be expelled by a majority vote of all the members of the Board of Trustees, provided that the Executive Committee shall recommend such expulsion.
- SEC. 4. Any member in good standing, and not being in arrears to the Corporation, may withdraw upon filing with the Secretary a written notice of his intention.
- SEC. 5. Each membership shall be entitled to but one vote, but no member in arrears for dues shall be entitled to vote.
- SEC. 6. The interest of a member in the property of the Corporation shall cease and determine upon the determination of his membership, either by death, expulsion or resignation.

Dues.

SEC. 7. The annual dues of the Corporation shall be twenty dollars, payable to the Secretary on the first day of January in each year, and all members failing to pay the same within three months from the date on which they are due shall be deemed to have relinquished their membership, and the same shall be forfeited, and such parties shall thereafter be admitted only as new applicants.

ARTICLE 7. MEETINGS AND QUORUM.

- SEC. 1. The annual meeting and election of the Corporation shall be held on the first Monday in December in each year, at 8 o'clock in the evening, at such place as the Board of Trustees may designate. Notice of the time and place of such meeting and election shall be given by publication of the same in one or more of the daily newspapers of the City of Rochester, and posted on the bulletin board in the rooms of the Corporation, for at least ten days previous to said meeting and election. And if for any reason such annual meeting shall not be held on the first Monday of December, it shall be the duty of the President to call such meeting within two weeks thereafter, in the manner as stated above.
- SEC. 2. The Corporation shall hold regular meetings on the second Monday of each month, excepting December, July, August and September, at 8 o'clock P. M., for the consideration of such subject matter as may be directed by the Board of Trustees, and no business other than that named for said meeting shall be entertained, even though unanimous consent be had.
- SEC. 3. Special meetings of the Corporation may be called at any time upon the request, in writing, of the President, Executive Committee, or twenty-five members of the Corporation, addressed to the Board of Trustees, and specifying the purpose thereof, provided said Board in session shall approve of such call by a majority present and voting. Notice of such special meeting shall be given by mailing a copy of the same to each member of the Corporation at least two days previous to said meeting, which notice shall

state the specific object for which the meeting is called, and no business shall be considered or transacted at such special meeting other than that named in the call therefor.

- SEC. 4. The Board of Trustees shall hold regular meetings on the first Tuesday of each month, at 8 o'clock P. M., for the transaction of regular business.
- SEC. 5. Special meetings of the Board of Trustees may be convened at any time by order of the President or Executive Committee, or upon the written request of ten members of the Board, addressed to the Secretary, and upon such order being issued, or written request made, it shall be the duty of the Secretary to call such meeting, provided that one day's notice by mail of the time and object of the meeting shall have been given to each member of said Board, and also provided that no other business except that designated in such call and notice shall be acted upon.
- SEC. 6. Whenever the day fixed for holding any stated meeting of the Corporation or Board of Trustees shall fall upon a legal holiday, the meeting shall be held on the day following.
- SEC. 7. Thirty members of the Corporation shall constitute a quorum at any regular or special meeting thereof. Twelve members of the Board of Trustees, five members of the Executive Committee, and five of each Standing Committee, shall constitute a quorum of each respectively.
- SEC. 8. At the regular November meeting of the Board of Trustees, the President shall appoint a committee of seven members of the Chamber (not of the Board of Trustees), whose duty it shall be to present the names of candidates to be voted for at the next annual meeting of the Chamber. The names of the candidates so selected shall be posted upon the bulletin board at least ten days previous to the annual meeting. Additional nominations may be posted over the signatures of fifteen members of the Chamber at least five days previous to the annual meeting. No names of candidates not so posted shall be considered at such annual meeting.

ARTICLE 8. ORDER OF BUSINESS.

- SEC. 1. At all regular meetings of the Board of Trustees, the order of business shall be as follows:
 - 1. Roll Call.
 - 2. Reading of Minutes.
 - 3. Reading of Communications.
 - 4. Official Reports.
 - 5. Reports of Standing Committees.
 - 6. Reports of Special Committees.
 - 7. Unfinished Business.
 - 8. Election of Members and Officers.
 - 9. Miscellaneous Business.

This regular order of business may at any meeting be temporarily suspended by a vote of two-thirds of the members present.

- SEC. 2. The order of business at all annual meetings of the Corporation shall be prepared by the Executive Committee, who shall file the same with the President and post a copy on the bulletin in the rooms of the Corporation at least ten days previous to such meeting.
- SEC. 3. In all cases involving points of Parliamentary Law, not provided for by the Constitution or By-Laws, Roberts' Rules of Order shall be accepted as authority.

ARTICLE 9. SEAL.

SEC. 1. The Corporation shall have a Seal with suitable device, containing thereon the name and date of the formation of the Corporation, which shall be in charge of the Secretary, and shall be affixed by him only to certificates of membership, unless otherwise instructed to affix the same by order of the Board of Trustees.

ARTICLE 10. LIABILITY.

SEC. 1. No officer, committee or member of the Corporation, or other person shall contract or incur any debt on behalf of the Corporation, or in any way render it liable, unless authorized by the Board of Trustees or Executive Committee.

ARTICLE 11. AMENDMENTS.

SEC. 1. These By-Laws may be altered, amended or added to by the affirmative vote of at least a majority of the members voting at any meeting of the Corporation, in the call for which notice of the proposed change shall be given; provided that any such alteration, amendment or addition in specific form shall have been first approved by a majority of the Board of Trustees present at a meeting of said Board.





THE AQUEDUCT AND RIVER BELOW COURT STREET DAM-LOW WATER.

OFFICERS FOR 1899.

Rufus A. Sibley	,										President	
ABRAM J. KATZ,									First	Vice	e-President	
HENRY LOMB,									Second	Vic	e-President	
W. H. SMITH,									Third	Vic	e-President	
B. E. CHASE,												
JOHN M. IVES,												

Executive Committee.

R. A. SIBLEY.

ABRAM J. Katz, W. H. Smith, B. E. Chase, P. V. Crittenden, E. W. Peck, Henry Lomb, Charles M. Everest, William Pitkin, Irving Rouse, L., P. Ross.

Board of Trustees.

ONE YEAR.

E. Ocumpaugh, Jr., Frederick P. Allen, George W. Ham, W. S. Morse, Josiah Anstice, J. Warren Cutler, T. S. Johnston, Francis B. Mitchell, H. F. Atwood, L. L. Stone, Harold C. Kimball, Griff D. Palmer, Wni. Bartholomay, H. B. Hathaway, Henry Lomb, Edward W. Peck, C. E. Furman, W. H. Smith.

TWO YEARS.

Rufus A. Sibley, B. E. Chase, J. Nelson Tubbs, H. Wheeler Davis, George Eastman, A. T. Hagen, G. B. Watkins, Walter J. Duffy, Wm. C. Barry, J. H. Boucher, L. P. Ross, Irving Rouse, Louis Griesheimer, H. K. Elston, W. R. Peters, James G. Cutler, C. M. Everest, J. Miller Kelly.

THREE YEARS.

Henry C. Brewster, Max Brickner, P. V. Crittenden, W. E. Dugan, George Weldon, William C. Likly, Harvey W. Brown, John C. Cook, Abram J. Katz, William Pitkin, Edmund J. Burke, Wilmot Castle, A. O. Fenn, Lyman M. Otis, John C. Woodbury, George F. Roth, Charles T. Chapin, S. F. Jenkins, Jr.

Special Committees.

MEMBERSHIP.

Max Brickner, H. F. Atwood, Horace C. Brewster.

TOPICS.

J. Warren Cutler, George W. Thayer.

EXCURSIONS.

E. A. Tobey, C. H. Carroll, H. F. Atwood, H. B. Graves.

CAMPUS OF THE UNIVERSITY OF ROCHESTER.

STANDING COMMITTEES.

Manufactures and Promotion of Trade.

C. M. Everest,	Chairman.	George W. Thayer,	Vice-Chairman	
John F. Alden,	F. A. Brownell,	Frederick Will,	Edward E. Bausch,	
Chas. S. Barrows,	Collin W. Cross,	A. S. Mann,	W. F. Carlton,	
T. B. Dunn,	George Eastman,	Frederick Loebs,	John C. Moore,	
D. M. Garson,	J. G. Palmer,	Harold P. Brewster,	S. B. Williams,	
E. R. Andrews.				

Railroads and Transportation.

William Pitkin,	Chairman.	D. B. Murphy,	Vice-Chairman.
Wm. A. Hubbard, Jr.,	Charles E. Bayliss,	J. J. Bausch,	George C. Hollister,
Charles H. Palmer,	A. B. Eastwood,	Geo. C. Schminke,	L. G Wetmore,
Henry J. Utz,	George R. Fuller,	Frank Fritzsche,	Michael Doyle,
Charles E. Renter,	Harvey W. Brown,	C. B. Hudson,	T. W. Ford,
	J. M.	Wile.	

Public Improvements.

Irving Rouse, C	hairman.	Charles E. Angle,	Vice-Chairman.
Hiram W. Sibley,	Clinton Rogers,	E. Frank Brewster,	John Luther,
Max Lowenthal,	Emil Kuichling,	H. B. Graves,	J. W. Musson,
Bernard Dunn,	T. G. Moulson,	W. E. Woodbury,	A. M. Lindsay,
J. Lee Judson,	B. F. Martin,	W. H. Gorsline,	J. N. Beckley.

Statistics and Publications.

P. V. Crittender	ı, Chairman.	Horace C. Brewster, Vice-Chairman			
W. S. Morse,	J. Craig Powers,	H. C. Cohn,	Geo. B. Watkins,		
Granger A. Hollister,	J. B. West,	C. E. Wortham, Jr.,	J. C. Kalbfleisch,		
J. McKown,	Milton Noyes,	Frank N. Kondolf,	John Fahy,		
Chas. E. Kohlmetz,	E. Ocumpaugh, Jr.,	H. F. Drake,	John A. Seel,		

W. H. Wood.

Legislation.

L. P. Ross, Cha	irman.	Morley A. Stern, Vice-Chairman			
H. B. Hathaway,	James G. Cutler,	Albrecht Vogt,	Charles P. Ford,		
Henry C. Brewster,	William C. Barry,	T. J. Devine,	Max Brickner,		
Wendell J. Curtis,	Charles J. Brown,	Lyman M. Otis,	C. H. Babcock,		
J. T. Alling.	Adolph Spiehler,	George C. Buell,	Louis J. Ernst,		

Postal Facilities, Telegraphy, and Insurance.

Edward W. I	Peck, Chairman.	F. E. Rogers,	Vice-Chairman.
William Carson,	F. G. Newell,	Fred. D. King,	Thos. H. Husband,
E. F. Ashley,	L. S. Graves,	A. J. Townson,	John E. Morey,
F. J. Amsden,	Prof. Geo. D. Hale,	Charles Stern,	Henry P. Neun,
P J. Cogswell,	Homer Knapp,	F. W. Zoller,	Bryan Harding,
	AMA	IacDonell	



GENESEE VALLEY PARK-MOUTH OF RED CREEK.



In Memoriam.

Grorge C. Buell, Died January 24, 1898.

M. U. Cooke, Died February 23, 1898.

Theodore V. Aceler, Died March 20, 1898.

Fra L. Otis, Died September 24, 1898.

John Belly, Died November 9, 1898.

Gilman W. Perkins, Died November 16, 1898.

Dr. T. C. Unhite, Died November 18, 1898. 3. G. Unitwicker, Died January 3, 1899.

Uemuel C. Paine, Died January 8, 1899.

L. B. Eddy,Died January 27, 1899.

Adam Stallknight, Died March 6, 1899.

John W. Chase, Died May 2, 1899.

Maywood Mawks, Died May 24, 1899.

Died May 29, 1899.





MAIN STREET-LOOKING EAST FROM STATE STREET.

HIGH GRADE PIANOS.



What the Steinway Piano is to the world, the Old House of J. W. Martin & Bro. is to Western New York—the Leader—what it has been for a quarter of a century, is now, and will be for time to come.

We carry constantly in stock a large line of STEINWAY and CROWN, the many-toned piano, on which can be perfectly imitated 16 different instruments. To those who wish to purchase a piano of lower cost, we would say that we are the largest exclusive dealers in Western New York, and can give you the greatest variety of makes from which to choose, representing as we do the leading manufacturers of the United States, pianos we have sold and guaranteed for a quarter of a century.

WE SELL PIANOS BUILT TO WEAR

IVERS & POND, LINDEMAN, KURTZMANN, STERLING, HUNTINGTON, SMITH & BARNES, LECKERLING.

These pianos cannot be equaled in tone, style and finish for the money we are asking for them. Investigate our easy payment system. You are invited to call.

Yours without exaggeration,

J. W. MARTIN & BRO.

Established 1861.

Do not be misled. Look for the Drum above the door.

G. CLAY COX, Manager.



81

OUR TRADE MARK

ROCHESTER'S GRANDEST PRODUCTION.

The Imperial Red Cross

(ASK OUR COMPETITORS.)



MANUFACTURED BY

CO-OPERATIVE FOUNDRY CO.

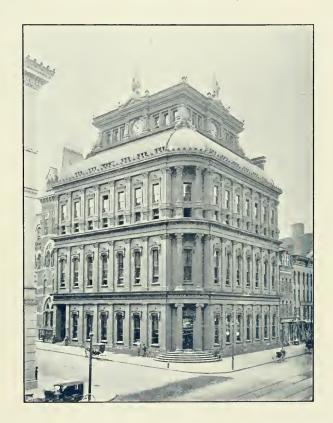
FOR SALE BY THE LARGEST DEALERS.

We make more First Class Ranges daily than any other foundry in New York State, and employ more men.

ROCHESTER SAVINGS BANK.

INCORPORATED 1831.

RESOURCES, JULY 1, 1899, \$19,325,143.41 SURPLUS, " " " 1,787,373.60 NUMBER OF OPEN ACCOUNTS, 38.547.



Money Loaned on Bond and Mortgage in sums of \$10,000 and under at 5 per cent. Over \$10,000 at $4\frac{\pi}{2}$ per cent.

OF 3½ PER CENT. PER ANNUM ON ALL ACCOUNTS UP TO \$3,000.

JAMES BRACKETT, President.
Secretary. HENRY S. HANFORD, Treasurer.

POWERS HOTEL,

ROCHESTER, N. Y.

->000

CROUCH & SON

Proprietors.

->000

The Powers is the leading and largest hotel in Rochester. It is the only absolutely



fire-proof hotel in the city. It is built and furnished in a style of substantial elegance, and is one of the finest hotels in the State outside New York city, and its location is the most central. European and American plan.

TERMS:

American, - - - \$2.50 to \$5.00 per day. European, - - 1.00 to 2.50 "

Louis Ernst & Sons, Sosso

Established 1856. Incorporated 1891.



MECHANICS'
TOOLS.

MANUFACTURERS'
Supplies,

Builders' Hardware,

CUTLERY.

A Complete Assortment of the Very Best Goods Produced.

Nos. 129 and 131 EAST MAIN STREET,



Rochester, N. Y.

Monroe County Savings Bank,

33 & 35 STATE STREET, ROCHESTER, N. Y.

RESOURCES, January 1, 1899, \$11,806,613.91 SURPLUS. 1,578,576.96



OFFICERS FOR 1899.

JAMES E. BOOTH, President.

RUFUS K. DRYER. Vice-President. ALEXANDER M. LINDSAY, Vice-President.

DAVID HOYT, Secretary and Treasurer WM. B. LEE, Attorney.

TRUSTEES.

George Ellwanger, Geo. C. Clarkson. Cyrus F. Paine, James E. Booth.

Alex. M. Lindsay, Rufus K. Dryer, Eugene T. Curtis. Marvin A. Culver,

Elias S. Ettenheimer, Wm. B. Lee. Henry A. Strong, William Hamilton. Thomas J. Devine.

Edward W. Peck. Pharcellus V. Crittenden. JOHN C WOODBURY,
President

The WHIP COMPANY.



MANUFACTURERS OF ALL GRADES AND STYLES OF



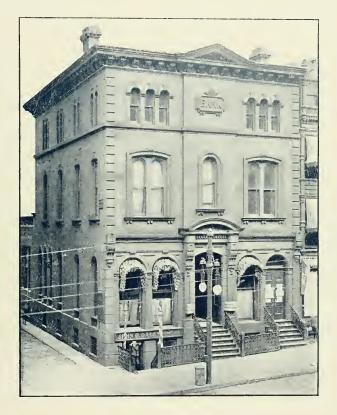
ROCHESTER, N. Y.

MECHANICS SAVINGS BANK,

18 EXCHANGE STREET.

Interest allowed on accounts of \$800 and under at the rate of 4 per cent. per annum., On accounts exceeding \$800, $3\frac{1}{2}$ per cent. on whole account.

Money loaned on bond and mortgage in sums of \$10,000 and under at 5 per cent. Over \$10,000 at $4\frac{1}{2}$ per cent.



President, SAMUEL SLOAN.

Vice-Presidents, E. R. ANDREWS, C. M. EVEREST.

Secretary and Treasurer, ARTHUR LUETCHFORD.

Attorney, WILLIAM B. HALE.

TRUSTEES.

Oliver Allen, Jerome Keyes, A. P. Little, Samuel Sloan, George Weldon, Wm. R. Seward,

John J. Bausch, Charles M. Everest, Louis J. Ernst. Ezra R. Andrews, Frank S. Upton, Wm. F. Carlton.

HUBBARD & ELDREDGE CO.



FANCY ROCKERS.

Cor. Lyell Avenue and West Street, - ROCHESTER, N. Y.

United States, State and City Depositary.

TRADERS NATIONAL BANK

OF ROCHESTER, N. Y.

Capital, \$250,000.00

Surplus, \$650,000.00

HENRY C. BREWSTER. PRESIDENT. CHAS. H. PALMER, -CASHIER. CARROLL E. BOWEN, Ass'T CASHIER. EDWARD D. CHAPIN. SUPT. SAFE DEPOSIT DEPT.

Inquiry invited from those seeking new or additional Banking Facilities.

SOME SPECIAL FEATURES OF INTEREST.

Demand Loans made at current rates.

Interest allowed on special deposits. If you have idle funds which should be at interest, call upon us for terms.

Especial attention accorded to ladies and those unaccustomed to transacting business.

. . . Are Your Valuables Secure? . .

Our Safe Deposit Vaults ABSOLUTELY FIRE AND

Safes inside of vault, under the exclusive control of renter, \$5.00 and upwards per annum.

Storage for single papers, Jewelry, Silverware or more bulky valuables, by the month or year at very low rates.

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HENRY C. BREWSTER, President. | CHARLES H. PALMER, CHARLES P. FORD,

C. P. Ford & Co., Shoe Mfrs.

GEO. C. BUELL,

Geo. C. Buell & Co., Wholesale Grocers.

FREDERICK C. LOEBS,

President American Brewing Co.

Cashier.

CLINTON ROGERS,

Howe & Rogers Co., Carpets.

STEPHEN REMINGTON,

Capitalist,

D. D. SULLY, Attorney at Law. ELI M. UPTON, Maltster, Etc.

43 and 45 STATE STREET.

Ellwanger & Barry Bldg.,

ROCHESTER, N. Y.

"NORMAN" STOVES AND RANGES.

NONE BETTER MADE.





GALUSHA STOVE CO., Makers, Rochester, N. Y.

THE WILLIAMS & WERNER CO.

INCORPORATED.

Manufacturers of

CHOCOLATES

AND

BON BONS

For the Finest Retail Trade.

152 to 160 Clinton Ave. North, ROCHESTER, N. Y.

O. T. STACY, - - PRES'T AND TREAS.
H. M. HILL, - - VICE-PRES'T AND SECTY.



SECURITY TRUST COMPANY.

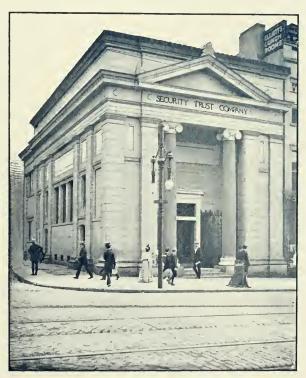
CAPITAL, \$200,000.

SURPLUS, \$200,000.

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This Company is authorized to act as Executor, Trustee, Administrator or Assignee, transacts a General Banking Business, and solicits the accounts of firms and individuals. Allows interest on deposits subject to check. Loans money on Bond and Mortgage and Approved Securities.

Safes to Rent in Safe Deposit Department, \$5.00 a Year and upwards.





Storage
for
Silverware,
Trunks,
and
Valuable
Merchandise.



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Foreign

Exchange

and

Letters

of Credit

at

Lowest Rates.

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EDWARD HARRIS, President.

JAMES S. WATSON, J

ALEX. M. LINDSAY, J

Vice-Presidents.

JULIUS M. WILE, Manager. FRANK M. ELLERY, Secretary. HARRIS & HARRIS, Counsel.

TRUSTEES.

Edward Harris, Hiram W. Sibley, Alexander M. Lindsay, Benjamin E. Chase. James S. Watson, I. Lee Judson, Rufus K. Dryer, Albert H. Harris, Erickson Perkins, Rufus A. Sibley, Julius M. Wile, Granger A. Hollister, Wm. E. Werner, Gilbert Brady, C. Walter Smith, Joseph T. Alling, Thomas W. Finucane, E. S. Ettenheimer, Geo. Wilder.
Frederic P. Allen.
J. Craig Powers.
Geo. H. Perkins,
Charles E. Bayliss.
Charles Stern,





GEORGE C. BUELL.

A. BYRON SMITH.

WILLIAM H. AVERELL.



37 AND 39 EXCHANGE ST., ROCHESTER, N. Y.

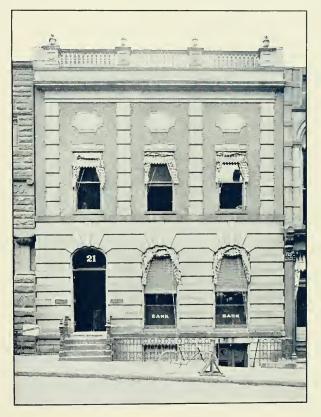
BRANCH HOUSE:

STATE ST., - - AUBURN, N. Y.

THE BANK OF MONROE,

21 EXCHANGE STREET, ROCHESTER, N. Y.

CAPITAL, . \$100,000. .. SURPLUS, . \$160,000.



THE BANK OF MONROE.

HIRAM W. SIBLEY, President.

H. F. ATKINSON, Vice-President.

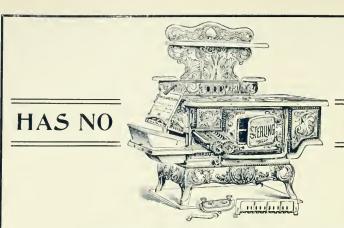
W. G. MITCHELL, Cashier.

DIRECTORS.

HIRAM W. SIBLEY. ARTHUR C. SMITH. H. F. ATKINSON. W. G. MITCHELL.

JAMES S. WATSON. T. W. FINUCANE.

Money to Loan.



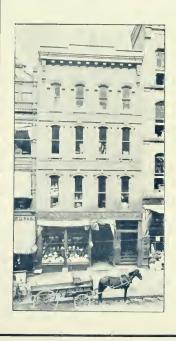
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STERLING RANGE

(New Pattern.)

Will bake a barrel of flour into better loaves of bread (1½ lbs. to a loaf), in less time, and with less fuel, than any other range in the world.

SILL STOVE WORKS, Makers, ROCHESTER, N. Y.



Samuel Sloan & (o.,

Rochester, N. Y.

GAS AND ... Fixtures

WHOLESALE DEALERS IN

Plumbers' and Steam Fitters' Supplies,

WROUGHT AND CAST IRON PIPE,
VALVES, FITTINGS, ETC.

ROCHESTER TRUST AND SAFE DEPOSIT CO.

Located in their New Fire-Proof Building.

No. 25 EXCHANGE STREET, ROCHESTER, N. Y.

 Capital,
 .
 .
 \$200,000.00

 Stockholders' Addit'al Liability,
 200,000.00

 Surplus,
 .
 .
 450,000.00

Designated by Order of the Supreme Court as a Legal Depository.

Authorized to act as Executor, Administrator, Guardian, Trustee, Etc.

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ON DEPOSITS.....



Loans made on Approved Securities. Will draw Drafts on Europe, and issue Letters of Credit. Safes Rented in Burglar Proof Vault.

J. MOREAU SMITH, Pres't

V. MOREAU SMITH, Ass't Sec'y.

ESTABLISHED 1826.

Smith, Perkins & Co.,

Importers,
Manufacturers,
and
Wholesale Grocers.

Have recently placed in our Warehouse a complete Coffee Plant, Roasters, Separating and Milling Machinery, etc., of the latest improved make, and are offering special inducements to coffee purchasers.

Our "Dime" Baking Powder is the best in the market.

SMITH, PERKINS & CO.

ALLIANCE BANK OF ROCHESTER, N. Y.

Organized June First, 1893.

GEO. W. THAYER, President. ALBERT O. FENN, Cashier.

HENRY C. BREWSTER, Vice-President. JAMES G. CUTLER, Vice-President.



STATEMENT OF CONDITION MARCH THIRTIETH, 1899.

ASSETS.	LIABILITIES.					
Loans and Discounts, - \$1,112,881 65	Capital, \$ 150,000 00					
U. S. and other Bonds, 314,782 50	Surplus, 15,000 00					
Cash in Banks, \$231,726 15	Undivided Profits, net, 33,965 17					
Cash on Hand, 118,099 19 349,825 34	Deposits, 1,569,864 73					
U. S. Revenue Stamps, - 2,000 00	Due Banks, 10,659 59					
\$1,779,489 49	\$1,779,489 49					

DIRECTORS.

Henry C. Brewster,	George W. Thayer,	Charles H. Palmer,	Albert Ο. Feηη,
Fernando E. Rogers,	Charles B. Hudson,	George C. Buell,	James G. Cutler,
George Eastman,	Eli M. Upton,	Charles E. Angle,	Abram J. Katz,
	John C. Woodbury,	David Hays.	

New York Correspondents: National City Bank, and National Union Bank.

The Alliance Bank extends to its customers every facility which sound and conservative business methods justify. Its convenient location in the center of the shopping district makes it a most desirable one for ladies, whose accounts are solicited, and receive particular attention in a special department reserved for them.

Interest allowed on special deposits.



Artistic Wall Paper,

Paints and Decorations.

THE LARGEST STOCK IN WESTERN NEW YORK.

OUR PRICES
THE LOWEST.

D. STUCK,

98 State Street.

WILLIAM J. WEGMAN,

Successor to THOMAS & WEGMAN,

MANUFACTURER OF

MATTRESSES, SPRINGS, PILLOWS and CUSHIONS,

JOBBER IN

Brass and Iron Beds, Bedding Manufacturers' Supplies, Ticking, Bed Lace, Twines, Feathers,
Curled Hair, Moss, Fibre, Tow,
Husk, Sea Island Cotton,
Silk Floss, Cotton
Batts, Leather and Cotton Tufts,
Excelsior, Sea Grass, Etc.



73 MILL STREET,

ROCHESTER, N. Y.

THE FIDELITY TRUST COMPANY

OF ROCHESTER, N. Y.

POWERS' BUILDING, COR. WEST MAIN AND STATE STREETS.

CAPITAL, \$200,000.00.

SURPLUS, \$30,000.00.

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PAYS INTEREST ON SPECIAL DEPOSITS AND CERTIFICATES.

SELLS FOREIGN EXCHANGE AND LETTERS OF CREDIT.

DE

Authorized by law to act as Executor, Administrator, Guardian,

Committee, Trustee, Receiver, Assignee,

Registrar, Transfer-Agent, Fiscal Agent.

TRANSACTS A GENERAL BANKING BUSINESS.

OFFICERS.

Lewis P. Ross, President.

J. Lee Judson, Vice-President.

DAVID HAYS, Vice-President.

I. C. Powers, Secretary.

TRUSTEES.

Rufus K. Dryer, James F. Booth, Walter W. Powers, L. I. Williams, J. B. Perkins, J. J. I. Friederich. Abram J. Katz, J. Lee Judson, A. B. Hone, W. R. Seward, L. P. Ross, John Craig Powers, David Hays, Arthur T. Hagen, Joseph Michaels, John C. Woodbury, Frederick C. Loebs, Edward Bausch, Walter B. Duffy, B. P. Smith, Louis J. Ernst.

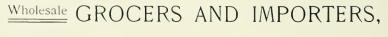
99



BREWSTER, GORDON &







ROCHESTER, N. Y.

COMMERCIAL BANK, 47 EAST MAIN ST., ROCHESTER, N. Y.

Office Hours, 10 A. M. to 4 P. M.

CAPITAL, \$200,000.

- SURPLUS, \$125,000.



Commercial Bank, April. 1875. Commercial National Bank, June, 1878. Commercial Bank, May, 1891.

OFFICERS.

CHAS. H. BABCOCK, President.
H. AUSTIN BREWSTER, 1st Vice-Pres.
ROBT. M. MYERS, 2d Vice-Pres.
THOMAS J. SWANTON, Cashier.

DIRECTORS.

H. A. Brewster, C. H. Babcock, H. W. Davis,

L. P. Ross, Henry D. Stone, J. W. Gillis,

Isaac Willis, R. M. Myers, Simeon G. Curtice.

Josiah Anstice. Chas. J. Brown.

N. Y. CORRESPONDENT, AMERICAN EXCHANGE NATIONAL BANK.

Interest Allowed on Special Deposits.

FOREIGN DRAFTS ISSUED ON ALL PARTS OF THE WORLD.

ESTABLISHED 1839.

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MAKER OF

35 NORTH ST. PAUL STREET, ROCHESTER, N. Y.





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Queen of Roses.

- W.De-

ADOLPH SPIEHLER,

MANUFACTURING Perfumer,

202, 204 and 206 COURT STREET,
Rochester, N. Y.

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Queen of Carnations.

Queen of Lilies.

UNION TRUST COMPANY, STATE STREET,

GEORGE F. YEOMAN, ABRAM E. WOLLF, -

President. 1st Vice-President. IRVING ROUSE, - 2d Vice-President. FREDERICK W. ZOLLER, - Secretary.

Capital and Surplus, \$240,000

Transacts a General Trust and Banking Business

Legal Depository for Court and Trust Funds

4% Interest Allowed on Special Deposits

4%



Registrar for Corporations

Money to Loan on Mortgage or Approved Collateral

Issues Drafts and Letters of Credit

DIRECTORS:

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Elias S. Ettenheimer, E. S. Ettenheimer & Co.
George F. Yeoman, Satterlee, Yeoman & Taylor.
James Downs, Whitcomb & Downs
Erickson Perkins. Smith, Perkins & Co.
James D. Casey. Chambers & Casey.
Abram E. Wollf, President Lyceum Theatre Co.
Frank H. Clement, Frank H. Clement Co.
Frederick W. Zoller, Secretary.

Satterlee Yeoman & Taylor

Gaussia Erbe, Yawman & Erbe,
Irving Rouse, Wholesale Nurseryman.
Frank Taylor, President Taylor Bros. Co.
Charles B. Hudson, Dugan & Hudson.
William W. Dake, Dake Drug Co.
George C. Seager, Sager Gear Co.
J. Elwood McKelvey, Sec'y Am. Wood Wkg. Machine Co.
Wendell J. Curtis, Secretary Union and Advertiser Co.

Counsel: Satterlee, Yeoman & Taylor.

Brewster, Crittenden & Co.,

Importers, Wholesale Grocers,



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44, 46, 48 and 50

16, 18, 20 and 22

NORTH ST. PAUL STREET. MORTIMER STREET.

Rochester, N. Y.

THE CENTRAL BANK,

OF ROCHESTER.

Office, Wilder Building, East Main, cor. Exchange St., Rochester, N. Y.

Office Hours, from 10 A. M. to 4 P. M. Saturdays, Close at 12.

Capital, = - - - \$200,000

Surplus and Undivided Profits, - \$ 90,000

OFFICERS.

BENJAMIN E. CHASE, - - - President.
FRANK S. UPTON, - - - Vice-President.
ERICKSON PERKINS, - - Second Vice-President.
GEO. WILDER, - - - Cashier.
JOHN H. GREGORY, - - Ass't Cashier.

DIRECTORS.

BENJAMIN E. CHASE, FRANK S. UPTON, CHARLES E. HOVT, HENRY R. EAST, ERICKSON PERKINS, JOHNSON I. ROBINS, W. H. MATHEWS, HAROLD P. BREWSTER, WM. A. SUTHERLAND, WILLIAM R. PETERS,

WILLIAM PITKIN, BERNARD DUNN, GEORGE WILDER, JOHN P. BOWMAN, WILLIAM F. CARLTON.

NEW YORK CORRESPONDENTS:

Fourth and Lincoln National Banks, New York Security and Trust Company and Colonial Trust Company.

Foreign Drafts Issued on All Parts of the World.

Letters of Credit Available for Foreign Travel. , Interest Allowed on Special Deposits.

We solicit the accounts of corporations and individuals, and are prepared to furnish depositors with business facilities in keeping with their balances and standing.

CLOTHING · HATS · FURNISHINGS



Garsons

GUARANTEED QUALITIES ASSURED STYLES FAULTLESS FITTING

DON'T WASTE YOUR MONEY ON INFERIOR GOODS.

We respectfully invite everybody to come in and inspect our prices. See the finest store in Western New York. Get acquainted and come again.

MAIN AND ST. PAUL STREETS.



ROCHESTER BUSINESS INSTITUTE,

Y. M. C. A. BUILDING, ROCHESTER, N. Y.

A High Grade Commercial School

It has three courses of study; The Commercial Course embraces Bookkeeping, Commercial Law, Commercial Arithmetic, English Grammar, Penmanship, Correspondence, Orthography, Business Practice, Office Work. It equips young people in the shortest possible time for business life,

The Shorthand Course includes Shorthand, Typewriting, Grammar, Correspondence, Composition, Orthography, and Business Writing. It educates practical, expert, all-around stenographers.

The Practical English Course embraces Grammar, Composition, Correspondence, Commercial Arlthmetic, Penmanship, and Orthography. It prepares for the commercial course, when such preparation is required, and affords to those whose advantages have been limited, an excellent business education. NIGHT SCHOOL October to April.

THE FLOUR CITY NATIONAL BANK OF ROCHESTER.

Capital, \$300,000.00. Surplus, \$150,000.00.



OFFICERS.

C. C. WOODWORTH, President. WM. CRAWFORD BARRY and E. FRANK BREWSTER, Vice-Presidents. PETER A. VAY, Cashier. EDWIN W. BURTON, Assistant Cashier.

DIRECTORS.

George Ellwanger, William Crawford Barry, Alex. B. Hone, C. C. Woodworth,

E. Frank Brewster, John J. L. Friederich, Levi Adler, J. Breck Perkins,

Bernard P. Smith. Charles W. Weis. Edgar N. Curtice.

MATHEWS & BOUCHER,

WHOLESALE AND RETAIL

HARDWARE MERCHANTS.



BUILDERS' HARDWARE.

CARPENTERS' TOOLS.

MANUFACTURERS'
SUPPLIES.

HOUSE FURNISHING GOODS.

HORSE BLANKETS.







AGRICULTURAL TOOLS.

TINNERS' SUPPLIES.

SKATES AND SLEDS.

AND BICYCLES.

OIL CLOTHS.



26 EXCHANGE ST.,

ROCHESTER, N. Y.

THE GERMAN AMERICAN BANK

OF ROCHESTER.

Capital, \$200,000.00. Surplus, \$200,000.00.



CONDENSED STATEMENT OF CONDITION JUNE 14, 1899.

RESOURCES.

Loans, - - \$2,172,198 53 Real Estate, - - 76,787 45 Stocks, Bonds, etc., - 409,562 27 Cash

With Banks, \$491,434 98 On hand, 206,495 32 697,930 30

\$3,356,478 55

LIABILITIES.

Capital, - - - \$ 200,000 00 Surplus, - - - 200,000 00 Undivided Profits, 57,320 96 Deposits, - - - 2,899,157 59

\$3,356,478 55

OFFICERS.

- President. - - President. - - Vice-President. FREDERICK COOK. EUGENE H. SATTERLEE, - Cashier. FREDERIC P. ALLEN, - - - Cashier. - - Assistant Cashier. WILLIAM B. FARNHAM,

DIRECTORS.

Frederick Cook Jacob Gerling, Mathias Kondolf,

George W. Aldridge, Engene N. Satterlee, Louis Griesheimer, Albert R. Pritchard,

Edward W. Peck, Albrecht Vogt, Henry Hebing,

Rufus K Dryer, Gustave Erbe. Edward Bausch.



SAM GOTTRY CARTING CO., EXCHANGE STREET. FURNITURE AND PIANO MOVERS.

Freight Delivered from all Railroads.

Movers of Safes and Machinery.

J. T. CALEY.

Established 1880.

J. S. NASH.



CALEY & NASH, Brighton, N. Y.,

Best quality rubber tires attached while you wait. Repairing and painting promptly attended to.

Manufacturers of Fine Carriages, Milk Wagons, Delivery Wagons, Crucks, Furniture Vans, Etc.

LARGEST HOME FURNISHING HOUSE BETWEEN NEW YORK AND CHICAGO.

FURNITURE.

CARPETS,

DRAPERIES,

CROCKERY,

LAMPS,

STOVES.

KITCHEN UTENSILS,

CLOCKS,

PICTURES,



Our model 9-room house, furnished complete, is located on the fourth floor. This is an object-lesson in artistic home furnishing, and visitors are delighted with it. We give you a cordial invitation to come and see it and take a look through the entire store.











H. B. GRAVES,

STATE, MARKET AND MILL STREETS, ROCHESTER, N. Y. Main Entrance, 78 State Street.

D. ARMSTRONG. G M. NEEL.

D. Armstrong & O.,

MANUFACTURERS OF Women's Boots and bow Shoes



Hand, Goodyear Welts and Turns.

ROCHESTER, N. Y., U. S. A.



Pittsburgh Plate Glass Company,

Cor. Hudson and Vandam Sts., New York.

W. W. HEROY, Gen'l Eastern Manager.

Largest producers of Polished Plate Glass in the world.

Manufacturers of Mirror Plates, plain and beveled. Importers of French Window and Picture Glass.

New York agents for "Jeanette Brand" American Window Glass,

Ribbed, Rough, Ground and Ornamental Glass of every description. Your inquiries and orders solicited.

CHAS. A. STINE, Resident Agent,

Chamber of Commerce. - Rochester, N. Y.

Long Distance Telephone 3284.

THIS
LABEL
MARKS THE
FINEST



READY
TO
WEAR
CLOTHING.

SOLD BY LEADING RETAILERS EVERYWHERE.



PRINCIPAL OFFICES AND TAILOR SHOPS

136 to 142 NORTH ST. PAUL STREET, ROCHESTER, N. Y

NEW YORK SALESROOMS 718 AND 720 BROADWAY

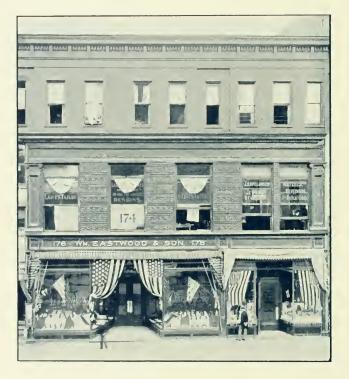
CHICAGO OFFICE.

ROOM 728 MEDINAH BUILDING



SHOES





Large Mail Order Business in all parts of the United States.

CATALOGUE FREE ON APPLICATION.

WM. EASTWOOD & SON CO.,

176=180 East Main Street, ROCHESTER, N Y.

+ the oil that Inbricates most +

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Main Offices Rochester N Y

Manufacturers of

High Grade Lubricating and Leather Oils

Branch Offices and Distributing Warehouses

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Buluwayo
Cape Town

Cape Town
Durban
East London
Johannesburg
Kimberly
Port Elizabeth

AMERICA (NORTH)

Canada Campbellton, N. B. Chatham, N. B. Halifax, N. S. Montreal, Que. St. John, N. B. St. Johns, N. F. Sydney, C. B. Toronto, Ont Vancouver, B. C.

UNITED STATES
Baltimore, Md.
Bangor, Me.
Boston, Mass.
Burlington, Vt
Charleston, S. C.
Galveston, Texas.
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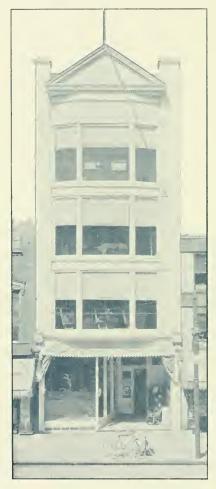
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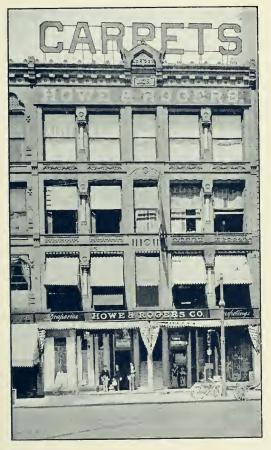


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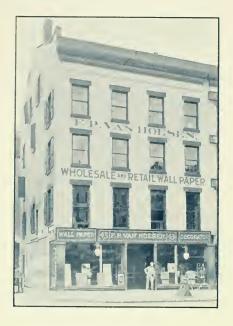
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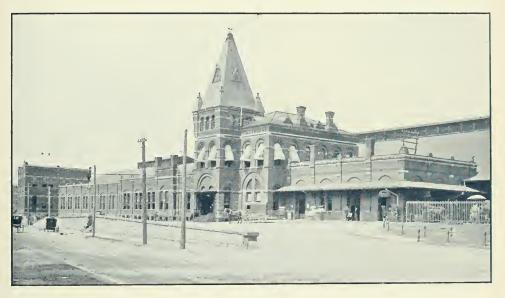
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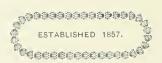
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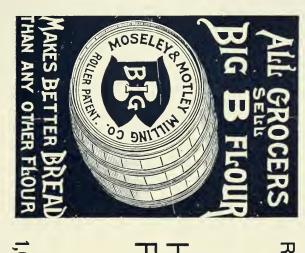
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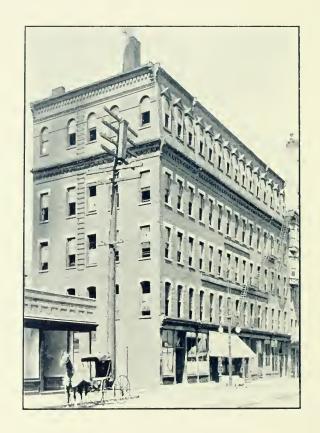
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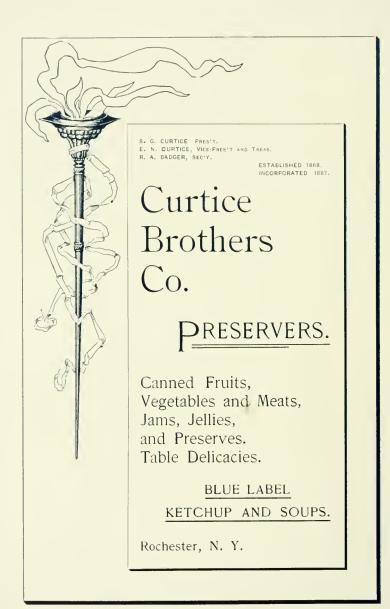
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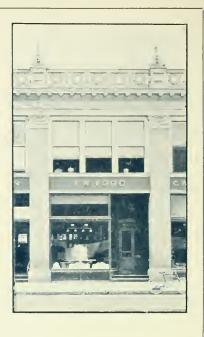
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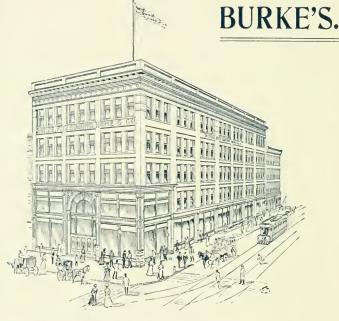
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Unearned Premium	Reserv	e,	-	-	-		-		309,996 16
Reserve for Unpaid	Losses	and	other	Liabi	ilities,			-	31,674 12
Net Surplus,	~	-	-		-	-			566,470 22
								_	
Gross Assets	_		_	-	_		_	₩ I	108 110 50

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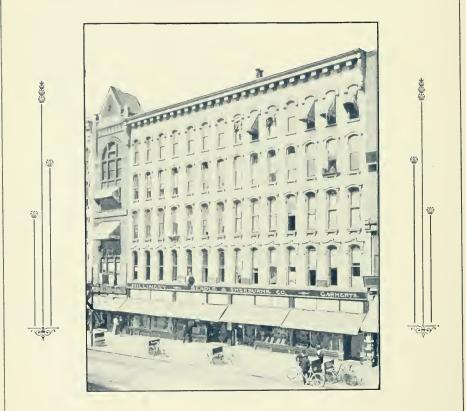
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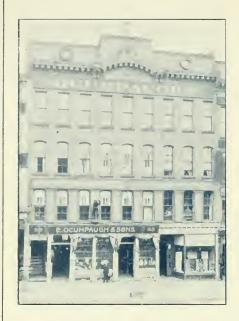
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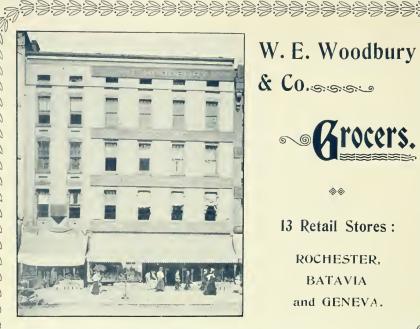


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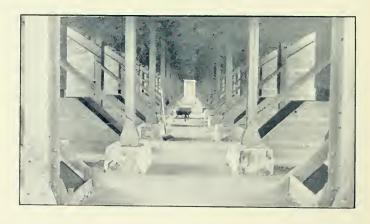
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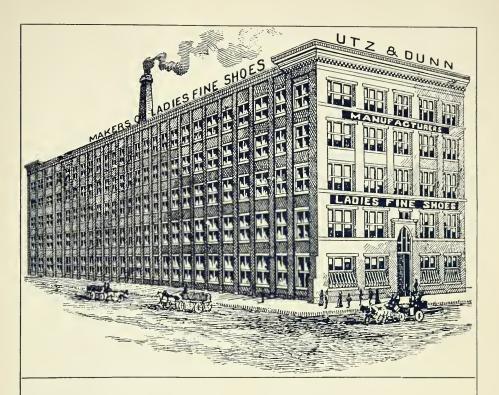


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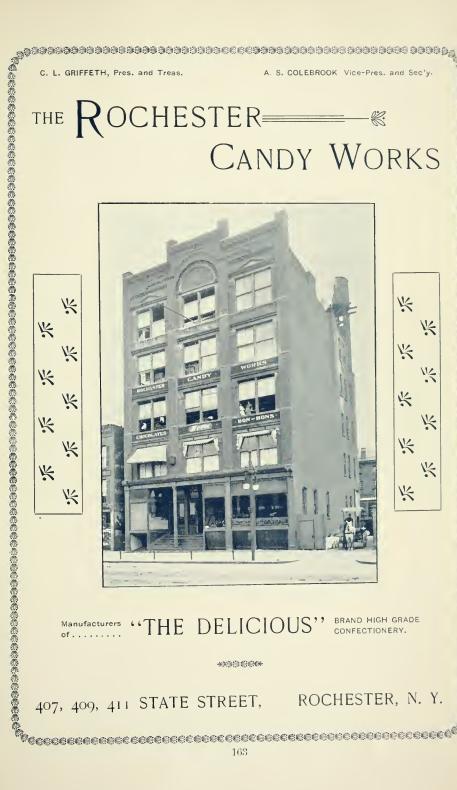
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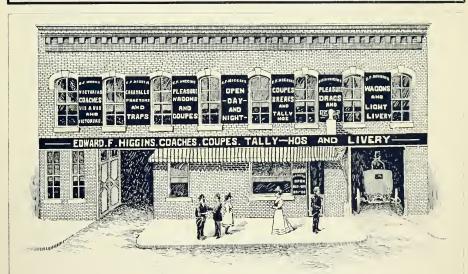
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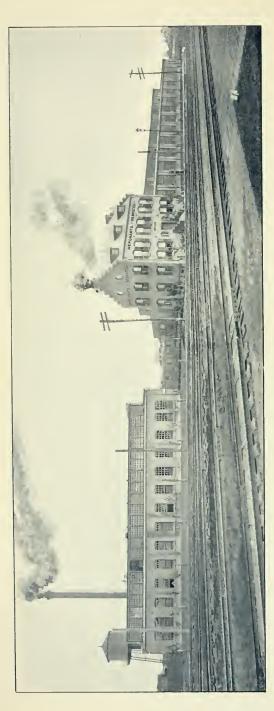
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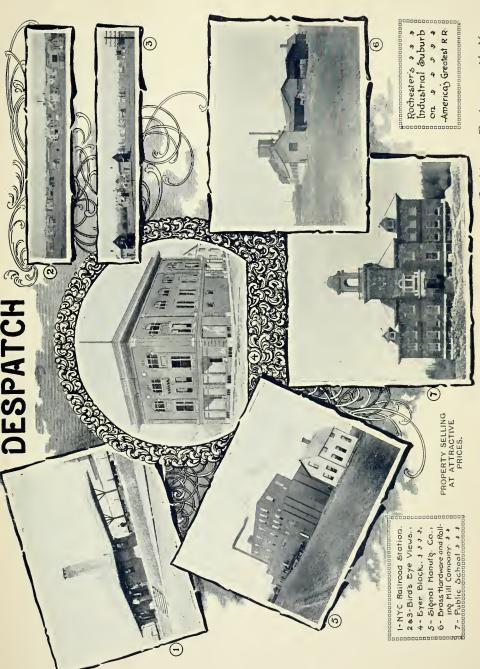
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